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# **HOUSING ELEMENT**

**October 2002**



**Parsons Harland Bartholomew & Associates Inc.**





**HOUSING ELEMENT**  
**of the**  
**General Plan for the City of Redlands**

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**of the**  
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## **EXECUTIVE SUMMARY**

The 2002 Housing Element of the City of Redlands General Plan is its comprehensive statement of how the City intends to address current and future housing needs for all segments of the community. The Housing Element establishes priorities for how the City will invest its resources to meet state and national objectives for the attainment of decent housing and a suitable living environment for all citizens. The 2002 Housing Element identifies current and projected housing needs in the City of Redlands; sets forth goals, policies, and programs that address those needs; and includes quantified objectives for the construction, conservation, and preservation of housing. The Housing Element has been prepared to meet the requirements of State law.

## **PREPARATION AND ORGANIZATION**

In accordance with State Law, the Housing Element is to be consistent and compatible with other General Plan Elements. This provides for clear policy and direction on making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. The contents of the Housing Element are mandated by State law according to Government Code Sections 65580 through 65589.

As the most recent Census data was prepared in 1990, the 1990 U.S. Census was utilized in formulating detailed data relevant to the Housing Needs Assessment. Where possible, more recent information from other sources was used to update and expand on the Census data. Chief among these other sources are the California Department of Finance (DOF) yearly estimates of housing units, households, and population; the Southern California Association of Governments (SCAG) regional estimates and projections; and data available from various other federal, state, and City agencies and organizations.

The policies and programs included in the 2002 Housing Element reflect the City's findings regarding its priority housing needs. These findings include:

- The City has a substantial stock of existing housing affordable to low- and moderate-income households that should be preserved if possible.
- There will be an ongoing need for additional housing affordable to low- and moderate-income residents. Although the City's preference is to facilitate home ownership whenever financially feasible, many low-income residents will not be able to afford to purchase homes. These households will need affordable rental housing.
- The City will continue to experience a growing demand for a range of senior housing, from fully independent living to congregate care to institutional care. There will continue to be a demand for a range of tenure options, from single family home ownership, to condominiums and townhomes, to rental apartments.
- As the housing stock continues to age, low-income homeowners lacking the financial resources to adequately maintain their homes may need assistance in home repairs.

## **POPULATION, INCOME, AND EMPLOYMENT TRENDS**

Redlands is characterized by moderate growth that is slowly diversifying a largely middle-aged population. The City's 1999 population was about 67,000. Although the City's population grew by 46 percent in the 1980s and tripled since 1950, population growth has declined to 4.7 percent in the last decade and is expected to remain moderate through 2010.



The City's racial and ethnic composition has not changed significantly since 1980, even with an increase in minority populations. According to the 1990 Census, nearly 80 percent of the population was White, 18.6 percent were Hispanic, 4.4 percent were Asian/Pacific Islander, 3.9 percent were Black, less than one percent were Native American, and "Others" comprised 11.3 percent of the population.

Although Redlands is home to many families with children, middle-aged and older adults appear to be the fastest growing age groups in the City. Between 1980 and 1990 the percentage of people under age 19 slightly decreased, while the number of adults increased. People over age 65 comprised nearly 12 percent of the population, and an aging trend that shifts the median age upward is likely to continue. Although two-parent families with children at home represent a large block of the total household population, other types of households have increased at a faster pace, including single mothers, single adults with no children (particularly single women over 65), and childless couples. Over one-third (36 percent) of the City's households are represented by single adults.

Redlands is not a regional employment center, nor do the majority of its residents work in the City (about one-third). The City had a 1999 labor force of 28,000 workers (projected by SCAG to grow to nearly 35,000 by 2005) and an extremely low unemployment rate of only 2.6 percent. In comparison, the County's unemployment rate is 5.5 percent. Most residents were employed in service jobs such as sales, management, and professional positions. However, service jobs tend to be split between lower paying and higher paying managerial jobs, resulting in a wage gap. The East Valley Corridor Specific Plan could accommodate up to 90,000 jobs and greatly diversify the City's employment base, but few of these jobs will be created in the next five years.

In 1990, the median income was \$33,443 in the County and \$37,073 in the City. By 1999, the median income in the County increased to \$47,200. Based on the 1990 U.S. Census, the City's income distribution is similar to the countywide distribution: two in five residents were low-income, one in five moderate-income, and two in five above moderate-income. The City has a slightly lower percentage of low-income and a slightly higher percentage of above moderate-income households, however. Among the groups most likely to be low income were residents over 65 years of age and single mothers. Seniors had a substantially lower poverty rate, while nearly one-third of single mothers were below the poverty level of income.

## **EXISTING HOUSING STOCK**

Although Redlands experienced rapid housing growth during the 1980s, housing growth declined in the 1990s to levels that had not occurred since the 1940s. Similarly, SCAG's housing projections have decreased from a 2.8 percent annual growth rate in 1989 to a 1.0 percent growth rate in 1999. A shift in housing trends has also occurred according to the type of units built. During the 1980s a higher percentage of multi-family housing units were constructed than in previous years, partially due to the 1984-85 exemption from Proposition R annual housing unit limits. At that time, about one-third of new dwelling units were multi-family. Multi-family construction dropped sharply during the 1990s. In 1998, 100 percent of all units built were single-family detached units. However, in 1999, single-family detached units only accounted for 54 percent of all units built, due to the development of additional mobile home units and the 62-unit Fern Lodge Senior Housing project. Even though residential construction decreased during the 1990s, vacancy rates remained steady at 5.2 percent (generally considered to be adequate for consumer choice and movement).

About 60 percent of the City's occupied housing units were owner-occupied in 1990, below the countywide average. This reflects the high rate of apartment construction during the 1980s. Not surprisingly, the highest percentage of home owners were between the ages of 35 and 44, followed by individuals 55 years of age and over. The highest percentage of renters were below age 35.



The City's housing stock is in good conditions, with the exception of pockets of substandard housing. Most of the housing units in the City were constructed since the late 1960s. Older homes, even those over 60 years old, are in better condition than might be expected due to their historic character and value. Substandard housing conditions appear to be concentrated in portions of the northern section of the City, which has a high number of older rental apartments and modest single-family homes.

According to 1990 U.S. Census data, overcrowding only affected 5 percent of the occupied housing units. Nine percent of all renter-occupied and 3 percent of all owner-occupied units in 1990 were overcrowded. Of the 1,180 overcrowded households, 452 were severely overcrowded. Since overcrowding data is not available by income level or household type, overcrowding must be evaluated in terms of other factors such as cultural expectations, size of rooms, and the age and relationship of persons in the unit. Most owner-occupied housing units in the City had between four and six rooms with approximately 2.7 persons per occupied unit.

Median home prices are rising in the City, coinciding with improved economic conditions in the region. The median home price as of October 1999 was \$149,500 according to the California Association of Realtors (CAR), although analysis of current for-sale listings at the end of 1999 showed an average price of \$365,139. Some of the smaller homes within new housing developments are priced just above \$149,500. Rents range from \$250 for the least-expensive studio apartments to over \$900 for three-bedroom apartments. Townhouses and homes rent for \$575 to \$900 per month for two-bedroom units, and \$800 to \$1,200 for three-bedroom units. There are also a few hotels in the City offering rooms to rent for \$102 to \$175 per week. Mobile home space rentals range from \$193 to \$439 per month.

Assisted housing projects and programs are available to assist people unable to afford housing costs. The San Bernardino County Housing Authority operates public housing units in the City, although there are waiting lists for these units. The Housing Authority also administers the HUD Section 8 Certificate and Voucher program. Over 100 units are leased through this program. In addition, vouchers are given to families who are unable to afford local rents so that they can receive at least a partial subsidy. The City has also used Mortgage Revenue Bonds, HUD Section 202 assistance, HOME funds for dwelling rehabilitation, Community Development Block Grant (CDBG) funds, and local redevelopment housing set-aside funds to assist in the construction and preservation of affordable housing.

According to the 1990 Census, about one-fourth (27 percent) of home owners and nearly one half (42 percent) of renters pay 30 percent or more of their income on housing. Most housing experts consider 30 percent to be the maximum proportion of a household's income that should be spent on housing without sacrificing other needs. Not surprisingly, over three-fourths of very low-income renters pay in excess of 30 percent of their income for housing. Very low-income renters were three to four times more likely than other groups to pay more than 30 percent of their incomes for housing.

According to the 1990 U.S. Census, the City's median rent was \$588 per month, which was \$170 above the affordability level for those with very low incomes. Only 13 percent of the City's rentals were affordable to very low-income households. However, 65 percent of the rentals were affordable to low-income households, and 92 percent were affordable to moderate-income households. In contrast, very few (11 percent) of the homes currently for sale are affordable to those with moderate incomes. Although the CAR reports that 57 percent of the households in the Riverside-San Bernardino region can afford the median resale price of \$115,570, very low-income and low-income households cannot afford the median price based on the 1999 median income of \$47,200. Using the current median income, low-income households could afford any of the two-bedroom and most of the three-bedroom apartments in the City.



## **HOUSING NEEDS**

The Southern California Association of Governments (SCAG) produces Regional Housing Needs Assessment (RHNA) projections for various cities in its sphere of influence. SCAG's 1998-2005 RHNA projections indicate that a total of 1,931 new units will need to be constructed to accommodate Redlands' new households. Since 1998, 337 units have been constructed or are currently under construction. RHNA projections are also broken down by income. Of the total allocation, 353 units are allocated for very low-income households, 289 units are allocated for low-income households, 388 units are allocated for moderate-income households, and above moderate-income households have been allocated 901 units.

### **Special Housing Needs**

Special housing needs exist due to the unique physical or financial characteristics of certain population groups that make it difficult for them to obtain housing that meets their needs in the private market. Among the population groups typically assumed to have special housing needs are seniors, large families, female-headed households, farmworkers, individuals with disabilities, the homeless, and low-income renters occupying subsidized housing at-risk of conversion to market rate housing.

**Seniors:** Older adults (age 65 and over) represented 11.9 percent of the City's population, and a large percentage are low-income. Senior needs can range from financial assistance for home repair, to accessibility modifications to their homes, to assistance with daily living in a congregate care environment. Several housing projects designed specifically for seniors have been constructed or are under construction in the City. Because a larger percentage of older adults own their homes than any other age group, home maintenance and mobility within the home are among the most important needs. As they grow older, many seniors will look for alternatives to their single-family homes to meet their daily needs.

**Large Families:** Large families (families with five or more members) require homes with three or more bedrooms, which are often more costly than what a low- or moderate-income large family can afford. Over 11 percent of the households in Redlands are large families, and there are currently no vacancies in the Housing Authority's 12 large units. Although single-family homes comprised 18.5 percent of all rentals, there are few large apartments in the City, particularly at affordable rates. Of the 2,513 large families, 1,565 owned their homes. However, 948 were renters, some of who may have difficulty simply finding a rental large enough to suit their needs, let alone a rental that is also affordable.

**Female-Headed Households:** Female-headed households comprise the majority of Section 8 households in Redlands. Although the percentage of female-headed households with children below the poverty level is higher than any other group, their overall numbers are low in relation to other special needs groups. However, low-cost housing is needed, particularly units close to schools or childcare centers. The City has no current plans for such housing but has agreed to contribute to a shared living project in Highland serving single mothers in Redlands and adjacent cities.

**Farmworkers:** Although the citrus industry is prevalent in Redlands, it is one in which workers are primarily year-round residents. The Housing Authority reports no knowledge of migrant workers in the County nor of any programs established for their needs. Since the need for migrant worker housing is small to non-existent, it does not represent a significant housing need in Redlands.



**Persons with Disabilities:** According to the 1990 U.S. Census, there were 1,575 persons between the ages of 16 and 64 with mobility/self-care limitations and/or work limitations, the majority of which had only a work disability. An additional 5,352 people over age 65 also had limitations, although the majority had mobility/self-care limitations. Some do require supervision, which can be achieved in a group home environment, and others may need specially designed housing or may need to be located near transportation access points or shopping centers. According to the Department of Social Services Community Care Licensing Division, there are 3 adult facilities with a total capacity for 53 residents and 19 senior facilities with a total capacity for 313 residents in Redlands. The City has also contributed funds for a care facility for mentally disabled persons that serves San Bernardino and Riverside Counties.

**Homeless Needs:** Estimates of the number of homeless in Redlands vary as it is difficult to obtain an accurate count. Based on information provided by the Redlands Police Department, the Family Service Association of Redlands, and the Salvation Army, there may be between 45 to 450 homeless persons in Redlands. There are several non-profit organizations in Redlands that assist homeless people on a daily basis including the Salvation Army, Family Service Association, Project Home Again, Option House, Inland Temporary Home, Delaware Home, and the East Valley Information and Referral Service. All of the organizations help the homeless find shelter either through the distribution of vouchers or through their own emergency shelters. The Inland Temporary Home offers 20 on-site beds, and the Delaware House for persons age 55 and over offers 15 on-site beds. The City has no public programs for dealing with the homeless but can assist agencies serving the homeless through the financial assistance of CDBG and Redevelopment Agency funds.

Overcrowded conditions and overpayment for housing can lead to homelessness and are indicators of housing need. There were 1,180 overcrowded households in Redlands in 1990, of which 728 were moderately overcrowded and 452 were severely overcrowded. In comparison with the County, the City does not have a significant overcrowding problem.

**“At-risk” Rental Housing:** Of the three HUD financed housing projects in the City, subsidies for two projects expire by 2000, which may result in a loss of 219 units. The third project has 74 units and is due to expire in 2010. The estimated cost for providing new rental housing, comparable in size and rent, is at least \$13.2 million for a 219-unit project. The City of Redlands currently works with the County of San Bernardino, Department of Housing and Community Development Department, to assist in developing housing programs and funds for providing and maintaining low-income housing. Specific programs that the City has identified for preserving these low-income units include the use of CDBG funds and set-aside funds from the Redlands Redevelopment Agency.

In conclusion, the City can address its housing needs by accommodating additional senior housing and large family units; by providing more affordable units for single parents located near transportation, shopping centers, and schools and childcare facilities; and by assisting in the preservation of existing subsidized rental housing.

## ABILITY TO MEET HOUSING NEEDS

In Redlands, the most significant possible constraint to a large amount of residential development is Proposition R, as amended by Measure N, a zoning ordinance that limits residential dwelling units constructed within the City to 400 units per year and limits the extension of utilities to 150 units per year outside the existing City limits. While these initiatives reduce the rate of development from the high levels experienced during the 1980s, actual construction during the 1990s has been well below the Measure N limits. The City's seven-year RHNA allocation (1,931 units) is also substantially less than permitted under



Measure N. The City has adequate "development ready" vacant land (land that is served by infrastructure or to which infrastructure can be readily extended), including sites zoned at higher densities to meet the needs of all income groups.

One provision of Measure U was to amend the Redlands General Plan Policy 4.4 (q) to read: "Plan for a housing mix at buildout consisting of 75 percent single family dwelling units and 25 percent multifamily dwelling units." As of October, 2000, Redlands had a total of 24,798 dwelling units in its housing stock. Of these, approximately 71 percent were single family dwellings and approximately 29 percent were multifamily dwelling units. *Subsequent analysis indicated that with a combination of existing and future build out units, based on adopted guidelines of the City Council, there would be 25,555 single family units (73.5%) and 9,210 multi-family units (26.5%). After considerable discussion, a committee formed by the Council to study this issue determined that no land use changes were needed at this time. This was based on the conclusion that there are too many variables in making future growth decisions and it was appropriate to allow development to occur under the current general plan land use map and monitor results periodically.*

Absent development constraints from growth management or the availability of vacant land, one of the most important factors affecting the feasibility of producing affordable housing is the total cost of development and permit fees. For a single-family dwelling, these fees can total over than \$25,000, more than 15 percent of the cost of a median-priced home. For a multi-family project, the per unit cost of fees is substantially lower, but still represents 10 to 15 percent of the total cost of a dwelling unit.

## FIVE-YEAR HOUSING PROGRAM

Redlands' housing programs are guided by the following policies:

- Participate in programs assisting in the production of housing affordable to very low-, low-, and moderate-income households.
- Ensure that units produced for very low-, low- and moderate-income households are made available to those groups and maintained as affordable units.
- Provide for a geographic dispersal of units affordable to very low-, low- and moderate-income households.
- Ensure that the City's plans, codes, regulations, and ordinances, as well as housing program incentives, encourage the provision of a mix of housing types that are responsive to household size, income, and accessibility needs.

To implement these policies, Redlands has pursued a number of programs that emphasize accommodating a wide range of housing types (from large lot estate homes to single room occupancy units), encouraging the production of housing for seniors and other special needs groups, providing financial assistance to low-income home owners for home repairs, working with the San Bernardino County Housing Authority to increase the number of available subsidized rental units, and assuring equal access to the housing market without discrimination.



## **1.0 INTRODUCTION TO THE HOUSING ELEMENT**

### **1.1 HOUSING AS PART OF THE GENERAL PLAN PROCESS**

The Redlands Housing Element was prepared as part of a comprehensive revision of the Redlands General Plan that began in May 1988. The draft Housing Element was submitted to the State Department of Housing and Community Development (HCD) in accordance with Government Code Section 65585(b) in August 1989. The City updated the Housing Element and submitted a revised draft to HCD in March 1994. The revised Housing Element was adopted in 1995. This second revision of the Housing Element, which includes an evaluation of City achievements under the 1995 element, covers the period 2000-2005.

*(Note: The SCAG Regional Housing Needs Assessment (RHNA) discussion and the analysis of subsidized housing units at-risk of conversion to market rate housing, cover time periods outside the 2000-2005 five-year time period that is required by state law. The SCAG has created the RHNA allocation to cover the period between 1998 and 2005. The analysis of housing units at-risk of conversion to market rate covers a 10 year period through 2010 in order to identify those units that may convert prematurely or soon after 2005.)*

### **1.2 THE 1995 HOUSING ELEMENT**

Policies of the 1995 Housing Element were reviewed and evaluated in preparing the 2000 Housing Element. The City's success in implementing the quantified objectives of the 1995 element is evaluated in Section 5.3.

### **1.3 HOUSING ELEMENT REQUIREMENTS**

To a greater extent than any part of the General Plan, the contents of the Housing Element are prescribed by State law. Government Code Sections 65580 through 65589 set forth requirements for the preparation and content of housing elements. By law, the Housing Element must contain:

- An assessment of housing needs and an inventory of resources and constraints relevant to meeting those needs;
- A statement of the community's goals, quantified objectives, and policies relevant to the maintenance, improvement and development of housing; and
- A program that sets forth a five-year schedule of actions that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element.

The housing program must identify adequate residential sites available for a variety of housing types for all income levels; assist in developing adequate housing to meet the needs of low- and moderate-income households; address governmental constraints to housing maintenance, improvement, and development; conserve and improve the condition of the existing affordable housing stock; and promote housing opportunities for all persons. Table 1-1 provides an index to state-required Housing Element components.



**Table 1-1**  
**Index to Required Housing Element Components**

| Statutory Requirement                                                                                                                                                                                                                                                                                                               | Section(s) | Page   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------|
| An analysis of population and employment trends and documentation of projections.                                                                                                                                                                                                                                                   | 2.2, 2.6   | 18     |
| Analysis of housing stock characteristics.                                                                                                                                                                                                                                                                                          | 3.0        | 24-30  |
| A quantification of the locality's existing and projected housing needs for all income levels.                                                                                                                                                                                                                                      | 4.1        | 42, 48 |
| An analysis of any special housing needs, such as those of the handicapped, elderly, large families, farm- workers, families with female heads of households, and families and persons in need of emergency shelter.                                                                                                                | 4.2        | 43-47  |
| Housing characteristics, including overcrowding.                                                                                                                                                                                                                                                                                    | 3.4, 4.3   | 24-30  |
| An analysis and documentation of household characteristics, including level of payment compared to ability to pay.                                                                                                                                                                                                                  | 2.5, 3.7   | 38-41  |
| An analysis of existing assisted housing developments that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.                                                                                         | 4.4        | 50-55  |
| A listing of each development by project name and address, the type of governmental assistance received, the earliest possible date of change from low-income use, and the total number of elderly and non-elderly units that could be lost from the locality's low-income housing stock in each year during the 10-year period.    | 4.4        | 52     |
| The total cost of producing new rental housing that is comparable in size and rent levels, the total cost of replacing the units that could change from low-income use, and an estimated cost of preserving the assisted housing developments.                                                                                      | 4.4        | 68-69  |
| Identification of public and private non-profit corporations known to the local government which have legal and managerial capacity to acquire and manage these housing developments.                                                                                                                                               | 4.5        | 55     |
| Identification and consideration of the use of all federal, state and local financing and subsidy programs which can be used to preserve housing for lower income households.                                                                                                                                                       | 4.5        | 84-105 |
| An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. | 5.1        | 58-68  |
| An analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.                                                                                      | 5.2        | 68-69  |
| An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.                                                                                                    | 5.4        | 80-83  |
| Identification of the agencies and officials responsible for the implementation of the various actions and the means by which consistency will be achieved with other general plan elements and community goals.                                                                                                                    | 6.0        | 86     |
| A statement of the community's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing.                                                                                                                                                                       | 6.0        | 86     |
| A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element.                                                                                                                       | 6.0        | 84     |
| Quantified objectives that establish the maximum number of housing units by income category that can be constructed, rehabilitated, and conserved over a five-year time period.                                                                                                                                                     | 6.1        | 85     |



**Table 1-1**  
**Index to Required Housing Element Components**

| Statutory Requirement                                                                                                                                                                                                                                                          | Section(s) | Page |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------|
| Identification of adequate sites which will be made available through appropriate zoning and development standards and provided with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels. | 5.4        | 80   |
| An analysis of opportunities for energy conservation with respect to residential development.                                                                                                                                                                                  | 6.7        | 56   |

## 1.4 PUBLIC PARTICIPATION

Redlands has a seven-member Housing Commission appointed by the City Council that participated in the review and drafting of the Housing Element. The commission members represent a variety of economic, professional, and geographic backgrounds. The Housing Commission has separately reviewed the material and presented its views. Public hearings as required by law were held by the Planning Commission and the City Council prior to adoption of the Housing Element.

To solicit public participation and comment, the City conducted a workshop on January 18, 2000, on the findings and conclusions of a housing needs assessment report that was used to support the revisions of the Housing Element. Public hearings before the Planning Commission were conducted on January 13 and June 13, 2000, and before the City Council on July 18, September 5, October 3, October 17, and November 21, 2000. Notice of these hearings was provided by display ads in the local newspaper.

*The City made a diligent effort to achieve public participation of all economic segments of the community in the development of the element. In addition to required notices in the local newspaper and public hearings before the Planning Commission and City Council, the City involved a number of other agencies in the review process as well. Two workshops were held early in the process with the City Housing Commission to review the initial work program and to review the draft document. Staff also worked with the following agencies in the review and adoption of the element:*

- *Building Industry Association Baldy View Chapter*
- *United Way - East Valley*
- *Salvation Army*
- *Housing Authority*
- *County of San Bernardino Department of Housing and Community Development*
- *Frazee Community Center*
- *Project Home Again*
- *Habitat for Humanity*
- *Northside Advisory Committee*
- *Inland Temporary Homes*

## 1.5 INFORMATION SOURCES

The most comprehensive and authoritative source of information on population and housing is the United States Census. Both the 1980 and 1990 census were utilized in formulating detailed data relevant to this Housing Element. Although the 1980 census may seem outdated, it still provides valid information for trend analysis and straight line projections for describing certain current conditions.



Where possible and appropriate, information from other sources was used to update and expand on the United States Census data. Chief among these other sources are the California Department of Finance (DOF) yearly estimates of housing units, households, and population; the Southern California Association of Governments (SCAG) regional estimates and projections; the Upclose Profile and Urban Decision System (UDS); and private firms that use government data for detailed local estimates and projections of demographic and economic trends. In addition, representatives of the Federal Housing Administration (FHA) and of the California Department of Housing and Community Development (HCD) were contacted, as well as officials and private citizens in Redlands itself.

## **1.6 CONSISTENCY WITH GENERAL PLAN**

In accordance with State law, the Housing Element and other elements of the General Plan have been reviewed and evaluated so as to be consistent and compatible. This provides for clear policy and direction on making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. If a policy is identified as being inconsistent with another policy in the document, an amendment to the General Plan shall be initiated to resolve and eliminate the inconsistency.

### **Growth Management Element**

Implementation of the Housing Element will not require the amendment of the Growth Management Element. Although the Growth Management Element limits growth under Measures N and U, these limitations do not constrain the City's ability to meet the projected RHNA requirements, as discussed further in this document. None of the policies in the Housing Element for housing growth will require amendment of the Growth Management Element.

### **City Design and Preservation Element**

None of the revised Housing Element policies will conflict with the policies established under the City Design and Preservation Element. Implementation of the Housing Element policies works in conjunction with the City Design and Preservation policies to reinforce housing preservation and historic preservation goals. Together, these elements maintain the housing stock in the City and, therefore, are consistent with each other.

### **Land Use Element**

Implementation of the Housing Element will not require amendment of the Land Use Element or Map. The number of dwelling units set by the City as its quantified objective for the period 2000-2005 is within the existing Land Use Element estimate at build-out. None of the policies or actions in the Housing Element for the preservation or conservation of existing affordable housing will require amendment of the Land Use Element. The Housing Element is consistent with Land Use Element standards of density and building intensity.

### **Circulation Element**

None of the policies or programs in the updated Housing Element will require the construction, extension, or widening of streets beyond that already anticipated in the Circulation Element. Implementation of the Housing Element will not impact current circulation policies for pedestrian, bicycle, public transit, or other alternative modes of transportation. The updated Housing Element will not require changes to Circulation Element policies addressing street improvement standards.



## **Open Space and Conservation Element**

None of the policies or programs in the updated Housing Element will require conversion of open space or park areas for residential use or significantly impact the use of these resources for their intended purposes beyond the level already anticipated in the General Plan. In addition, Housing Element energy conservation policy 6.7.1 supplements, enhances, and reinforces the energy conservation policies listed in this General Plan element.

## **Health and Safety Element**

None of the revised Housing Element policies or actions will expose residents to health or safety hazards that are not already addressed in the General Plan. Implementation of the Housing Element will not create additional, unanticipated health or safety hazards or alter land use patterns or densities in a manner that could expose residents to additional hazards.

## **Noise Element**

None of the Housing Element policies or actions will affect policies in the Noise Element or significantly affect major sources of community noise. Implementation of the Housing Element will not expose residents to levels of noise that are not already addressed in the Noise Element.

## **Human Services Element**

Implementation of the Housing Element policies will not affect the policies within the Human Services Element or significantly impede the ability of the City to provide services such as education, recreation, health, day care, family needs, or human service coordination. Many Housing Element policies act in conjunction with Human Services Element policies in that they provide means to fulfill the housing needs of the community and special needs groups within the community, and therefore augment City efforts to meet the needs of the community.

## **Economic Development Element**

Implementation of the Housing Element will not require an amendment of the Economic Development Element. Housing Element policy 6.4.6 maintains current mixed use zones, however this does not negatively impact economic development goals, and can encourage new economic activity to the area. In addition, the provision of housing services and housing repair services retains citizens and attracts economic activity through housing improvements. Therefore, the Housing Element policies would not hinder positive economic development.







## **2.0 POPULATION AND EMPLOYMENT**

### **2.1 GENERAL CONTEXT/CHARACTERISTICS**

Over the past 100 years Redlands has evolved from an "ideal residential and agrarian community" to a diversified but still primarily residential city of 66,866 (California Department of Finance [DOF] January 1999). Redlands is a bedroom community to the extent that in 1990, only 33 percent of its employed population worked in Redlands. Since then, the amount of out-commuting has likely increased in keeping with the Southern California Association of Government's (SCAG) projection to 2010 for the East San Bernardino Valley Subregion.

In 1990 only 16 percent of people in Redlands commuted out of San Bernardino County. This number represents an increase of 3 percent over the figure reflected in the 1980 census. It is anticipated that this number will continue to increase due to the present economic boom in California and because the Redlands housing prices are significantly lower than Los Angeles and Orange Counties.

SCAG's Regional Housing Needs Assessment (RHNA) for 1988 estimated that 19.2 percent of all households in East Valley cities were low-income households paying more than 30 percent of their income for shelter. In Redlands this group was 25 percent of all households.

From its earliest years many of Redlands' residents have been attracted by its residential environment rather than its job opportunities. During the 1970s, 1980s, and 1990s, as residents became aware of the prospect of a continuous pattern of urban development in the East Valley similar to that in the Los Angeles Basin, they took steps to preserve Redlands as a free-standing community surrounded by citrus groves. A \$7 million bond issue approved in 1987 is being used to acquire park and open space to preserve the greenbelt around the community.

### **2.2 POPULATION TRENDS**

Redlands' 46.7 percent growth between 1980 and 1990 reflects a rapidly growing City population. During the period 1980-1993, Redlands' population grew at an annual compounded rate of 3.5 percent. Table 2-1 shows that Redlands' population has more than tripled since 1950. This rapid growth has converted many former citrus groves to residential uses and, in turn, has shifted the economic base of the community from predominantly agricultural to service-related industries. Table 2-2 shows a growth comparison between Redlands and San Bernardino County. During the 1970s Redlands' growth rate at 20 percent was 10 percent less than the County, which recorded a 30.8 percent growth rate. In the 1980s, Redlands closed the gap with 38.5 percent growth while the County produced a growth of 41.9 percent. In the 1990s, growth for both the City and the County slowed to 4.7 percent and 16.6 percent respectively. Overall, the County population's rate of growth has exceeded that of the City of Redlands due primarily to a higher demand for housing on the County's west side. Population growth declined dramatically during the 1990s and is expected to remain moderate during the first decade of the 21<sup>st</sup> century.



**Table 2-1**  
**Redlands Population Since Incorporation**  
**1888-1993**

| Year              | Population | Percent Increase |
|-------------------|------------|------------------|
| 1888 <sup>a</sup> | 1,000      | N/A              |
| 1900              | 4,797      | 379.7            |
| 1910              | 10,440     | 117.6            |
| 1920              | 9,874      | (5.4)            |
| 1930              | 14,162     | 43.4             |
| 1940              | 14,324     | 1.1              |
| 1950              | 18,429     | 28.7             |
| 1960              | 26,829     | 45.6             |
| 1970              | 36,355     | 35.5             |
| 1980              | 43,619     | 20.0             |
| 1990              | 60,394     | 38.5             |
| 1999              | 66,866     | 4.7              |

<sup>a</sup>Date of Incorporation for City of Redlands  
 Sources: 1990 U.S. Census; DOF 1999



**Table 2-2**  
**City and County Comparative Population Trends**  
**1970-1990**

| Jurisdiction                                                                                         | 1970    | 1980    | Percent Increase<br>1970-80 | 1990      | Percent Increase<br>1980-90 | 1999      | Percent Increase<br>1990-99 |
|------------------------------------------------------------------------------------------------------|---------|---------|-----------------------------|-----------|-----------------------------|-----------|-----------------------------|
| City of Redlands                                                                                     | 36,355  | 43,619  | 20.0                        | 60,394    | 38.5                        | 66,866    | 4.7                         |
| San Bernardino County<br>(total of incorporated<br>and unincorporated areas<br>- including Redlands) | 684,072 | 895,016 | 30.8                        | 1,270,000 | 41.9                        | 1,654,000 | 16.6                        |

Sources: U.S. Census, 1970, 1980, and 1990; County Department of Economic Development, 1999 Demographic Profile

## 2.3 RACE AND ETHNICITY

Table 2-3 shows that the racial characteristics of Redlands have remained essentially the same between 1980 and 1990. The number of Whites declined from 93.5 to 79.7 percent, while the number of Blacks, Native Americans, Asian/Pacific Islanders, and Others increased. The number of Spanish/Hispanics also increased. It appears that much of the increase in the "Other" category over the 1980 Census data is the result of a more detailed breakdown of the "White" segment of the population.

**Table 2-3**  
**Redlands Race and Ethnicity (1980-1990)**

| Race/Ethnicity           | 1980          |              | 1990          |              |
|--------------------------|---------------|--------------|---------------|--------------|
|                          | Number        | Percent      | Number        | Percent      |
| Native American/Aleutian | 306           | 0.7          | 401           | 0.7          |
| Asian/Pacific Islander   | 961           | 2.2          | 2,684         | 4.4          |
| Black                    | 1,175         | 2.7          | 2,349         | 3.9          |
| White                    | 40,777        | 93.5         | 48,137        | 79.7         |
| Other                    | 400           | 0.4          | 6,823         | 11.3         |
| <b>Total</b>             | <b>43,619</b> | <b>100.0</b> | <b>60,394</b> | <b>100.0</b> |
| Spanish/Hispanic         | 7,440         | 17.1         | 11,246        | 18.6         |

Sources: U.S. Census, 1980 and 1990

\*Population of Hispanic origin is not racial category and is included as a percentage of the other population groups.

## 2.4 AGE CHARACTERISTICS

According to Upclose Profiles (1990), despite rapid population growth, the characteristics of the City's population did not change much from 1980 to 1990. Table 2-4 shows that the only significant change has been the general aging of the population. The percentage of people under 19 has decreased slightly, while the percentage of persons over age 25 has increased. The greatest increase occurred in the number of working age population between the ages of 25 and 44, which grew from 28.5 to 33 percent. The median age increased from about 30 years of age to 34 years. People 65 years and older constituted 11.9 percent of the total population in 1990, a slight increase over 11.7 percent in 1980. This aging trend is likely to continue given national demographic trends. Whether this trend continues in Redlands will depend on the desire of current residents to remain in the City as they age and the availability of housing and support services that meet their changing needs.

**Table 2-4**  
**Redlands Population Age Characteristics**  
**1980-1990**

| Age Range    | 1980          |              | 1990 <sup>a</sup> |               |
|--------------|---------------|--------------|-------------------|---------------|
|              | Number        | Percent      | Number            | Percent       |
| 0-5          | 3,588         | 8.2          | 5,596             | 9.1           |
| 6-13         | 5,277         | 12.1         | 7,470             | 12.3          |
| 14-17        | 3,132         | 7.2          | 3,228             | 5.6           |
| 18-20        | 2,649         | 6.1          | 2,731             | 4.8           |
| 21-24        | 3,222         | 7.4          | 3,537             | 6.0           |
| 25-34        | 7,259         | 16.6         | 10,199            | 16.8          |
| 35-44        | 5,190         | 11.9         | 9,613             | 16.2          |
| 45-54        | 4,245         | 9.7          | 6,472             | 10.1          |
| 55-64        | 3,972         | 9.1          | 4,433             | 7.2           |
| 65 +         | 5,082         | 11.7         | 7,115             | 11.9          |
| <b>Total</b> | <b>43,616</b> | <b>100.0</b> | <b>60,394</b>     | <b>100.00</b> |
| Median Age   | 30.3          |              | 34.0              |               |

<sup>a</sup>Sources: 1990 U.S. Census; Upclose Profiles™, 1990

Table 2-5 provides a comparison of family type and age of children. Of the 14,775 children that reside in Redlands, 16 percent are children in female-headed households. This is similar to the County, which has 17 percent of children in female-headed households.



**Table 2-5**  
**Family Type and Age of Children**  
**1980-1990**

| Age            | Children in Married Couple Family |         | Children in Male-Headed Family |        | Children in Female-Headed Family |        |
|----------------|-----------------------------------|---------|--------------------------------|--------|----------------------------------|--------|
|                | City                              | County  | City                           | County | City                             | County |
| 5 and under    | 4,067                             | 116,254 | 207                            | 7,160  | 653                              | 21,287 |
| 6 to 11 years  | 4,259                             | 107,297 | 308                            | 6,486  | 832                              | 23,799 |
| 12 to 17 years | 3,484                             | 84,054  | 159                            | 5,480  | 806                              | 20,780 |
| Total          | 11,810                            | 307,605 | 674                            | 19,126 | 2,291                            | 65,866 |

Source: 1990 U.S. Census

## 2.5 HOUSEHOLD CHARACTERISTICS

Although the characteristics of individual members of the population are important for an understanding of the growth and change of a city, the more useful unit for analysis concerning housing needs is the household. The U.S. Census Bureau considers all people living in a dwelling unit as a household, whether or not they are related. People who live in retirement and convalescent homes, dormitories, or other group living situations are not considered households. A dwelling unit is defined as "a house, an apartment, a group of rooms, or a single room, occupied as separate living quarters, or if vacant, intended for occupancy."

The 1990 Census figures indicate there are 22,130 households and 2,665 people in group quarters. According to the 1990 Census, persons per household increased from 2.68 to 2.71 from 1980 to 1990. The ratio of families to households remained about the same, at 0.70, as the number of families increased from 11,440 to 15,532 and the number of households increased from 15,718 to 22,130. The DOF 1990-1999 City/County Population and Housing Estimates reports the number of persons per household increased from 2.7 in 1990 to 2.8 person per household in 1999. This increase is not as large as many other parts of San Bernardino County (where average household size exceeds three persons per household). For a more detailed description of persons per household refer to Section 3 on overcrowding.

Table 2-6 identifies household types in the City of Redlands based on the 1990 Census. Family households represent the largest household group, which is characteristic of a city like Redlands. Table 2-7 provides a break-down of households by type and presence of children under age 18. The number of female-headed households was 1,389, 6 percent of the total households. Non-family households are typically single males or females living alone, or households of more than two with no family relation or children. Of the 1,389 female-headed households, 17 percent are households with children. In comparison, the County has nearly the same percentages for household type and presence of children under age 18. In the last few decades female-headed households have increased, making this a particular group of concern when it comes to housing and affordability.

**Table 2-6**  
**Household Type by Relationship**

| Family Households                     |                  |
|---------------------------------------|------------------|
| Relationship                          | Number of People |
| Head of House                         | 15,532           |
| Spouse                                | 12,419           |
| Born to or Adopted Children           | 17,509           |
| Step-children                         | 943              |
| Grandchildren                         | 967              |
| Other relatives                       | 1,660            |
| Non-relatives                         | 1,085            |
| Non-Family Households                 |                  |
| Male Head of House living alone       | 2,017            |
| Male Head of House not living alone   | 743              |
| Female Head of House living alone     | 3,312            |
| Female Head of House not living alone | 526              |
| Non-relatives                         | 1,583            |
| Group Quarters                        |                  |
| Institutionalized persons             | 891              |
| Other persons in group quarters       | 1,207            |

Source: 1990 U.S. Census

**Table 2-7**  
**Household Type and Presence of Children Under Age 18**

| Household Type                 | Households with Children | % of Households with Children | % of all Households |
|--------------------------------|--------------------------|-------------------------------|---------------------|
| Redlands                       |                          |                               |                     |
| Married Couple                 | 6,250                    | 78%                           | 28%                 |
| Male-Headed Family Household   | 426                      | 5%                            | 2%                  |
| Female-Headed Family Household | 1,389                    | 17%                           | 6%                  |
| Total                          | 8,065                    | 100%                          | 36%                 |
| San Bernardino County          |                          |                               |                     |
| Married Couple                 | 153,626                  | 77%                           | 33%                 |
| Male-Headed Family Household   | 11,498                   | 6%                            | 2.5%                |
| Female-Headed Family Household | 35,164                   | 17%                           | 7.5%                |
| Total                          | 200,288                  | 100%                          | 43%                 |

Source: 1990 U.S. Census



Large families are defined as households with five or more related persons. As indicated in Table 2-8, about four percent of households in the City had five or more persons in 1990, the overwhelming majority of which were families. These households do not comprise a large segment of the population, and there are an adequate number of housing units with three or more bedrooms to accommodate their needs. As discussed in Section 4, many large families have low or moderate incomes and may not be able to afford housing of sufficient size.

**Table 2-8**  
**Large Families**

| Number of Persons in Household | Owner Occupied | Renter Occupied |
|--------------------------------|----------------|-----------------|
| 5                              | 1,096          | 484             |
| 6                              | 274            | 239             |
| 7+                             | 195            | 225             |
| <b>Total</b>                   | <b>1,565</b>   | <b>948</b>      |

Source: 1990 U.S. Census

## 2.6 EMPLOYMENT

Redlands is not currently a regional employment center. The East Valley's once largest employer, Norton Air Force Base located adjacent to Redlands, closed in March 1994. The 1990 Census showed a labor force of 28,034 persons living in Redlands. Table 2-9 provides an estimate and projection of the number of jobs within the City of Redlands and San Bernardino County based on the 1998 SCAG Regional Transportation Plan Growth Forecast. Between 1990 and 1994 Redlands had a decrease of 6 percent in jobs, caused by the closure of Norton Air Force Base. Between 1994 and 2000 SCAG estimated a job increase in Redlands of 30 percent versus 27 percent for the County. SCAG predicts an average annual increase of 4 percent for jobs from 2000 to 2010.

**Table 2-9**  
**Estimated and Projected Jobs**

|      | Redlands<br>Jobs/Percent Change | San Bernardino County<br>Jobs/Percent Change |
|------|---------------------------------|----------------------------------------------|
| 1990 | 23,688                          | 466,349                                      |
| 1994 | 22,258 (-6%)                    | 486,802 (4%)                                 |
| 2000 | 28,834 (30%)                    | 617,055 (27%)                                |
| 2005 | 34,988 (21%)                    | 734,724 (19%)                                |
| 2010 | 41,972 (20%)                    | 860,707 (17%)                                |

Source: SCAG Regional Transportation Plan Growth Forecast, 1998



Table 2-10 shows that the majority, 80.4 percent, of Redlands' workers in 1990 held jobs in the management and professional, technical, sales, administrative, and service sectors while 19.6 percent were employed in farming production and labor. The increase in service sector jobs over those in farming, manufacturing, and distribution was identified in the 1980 Census also. This growth in the service sector could have an effect on income and housing need in Redlands, as service jobs tend to be split between lower paying, lower level, and higher paying managerial jobs.

Countywide, population growth is expected to be 26 percent between 2000 and 2010, whereas job growth is expected to be 39 percent. In Redlands, the population growth is expected to be 13 percent, whereas job growth is expected to be 46 percent, according to SCAG Regional Transportation Plan Growth Forecast (1998). Data taken from the 1990 Census indicates a 0.46 labor participation rate for the City of Redlands residents. This means that fewer than half of the City's residents of working age were actively in the labor force. The ratio of persons employed to households indicated that less than 1 person (0.79) per household is employed. Given the relatively low labor participation rate and ratio of jobs per households, there is substantial potential for future Redlands employers to recruit local residents to fill jobs.

Table 2-11 describes the commuting patterns of Redlands residents in 1990, and shows that only 9,403, or 33.2 percent, worked in the City. A total of 14,410 residents (50.7 percent) commuted to jobs elsewhere in the County, but only 16.1 percent worked outside the County. The 1990 Census reports mean travel time for employed residents of Redlands to be 21 minutes.

Based on labor participation rates, commute patterns, and the ratio of persons employed per household, Redlands has a large labor force and available workers to accommodate job growth over the next decade. SCAG projections have a large gap between expected population growth and job growth. It is expected that much of the job growth that occurs in Redlands may relocate the jobs of the currently employed, thus decreasing commute time and allowing for more local employment. The job growth will also stimulate a number of people to enter the job market who are not currently participating.

The preponderance of management, technical, and service jobs and the high number of out-commuters supports the view that the community of Redlands serves as a labor pool for the East Valley. The East Valley Corridor Specific Plan, with its projection of 90,000 or more jobs, will change this situation considerably.

San Bernardino County and the Cities of Redlands and Loma Linda are working to increase local employment opportunities and have adopted the East Valley Corridor Specific Plan to this end. This plan could provide over 90,000 jobs at a prime Interstate-10 Corridor location central to the three jurisdictions. The plan and its possible consequences for employment in the area were considered by SCAG in its calculations for the current RHNA only to the extent of anticipated employment growth through 2005.



**Table 2-10**  
**Occupation of Redlands' Employed Residents (1990)**

| Occupation Group                             | Persons       | Percent      |
|----------------------------------------------|---------------|--------------|
| Managerial and Professional                  | 10,401        | 37.1         |
| Technical, Sales, and Administrative Support | 8,747         | 31.2         |
| Services                                     | 3,389         | 12.1         |
| Farming, Forestry, and Fishing               | 514           | 1.8          |
| Precision Production, Craft, and Repair      | 2,603         | 9.3          |
| Operators, Fabricators, and Laborers         | 2,380         | 8.5          |
| <b>Total</b>                                 | <b>28,034</b> | <b>100.0</b> |

Source: 1990 U.S. Census

**Table 2-11**  
**Redlands' Employed Residents' Commuting Patterns (1990)**

| Place of Work                      | Persons       | Percent      |
|------------------------------------|---------------|--------------|
| Redlands                           | 9,403         | 33.2         |
| Elsewhere in San Bernardino County | 14,410        | 50.7         |
| Outside San Bernardino County      | 4,561         | 16.1         |
| <b>Total</b>                       | <b>28,374</b> | <b>100.0</b> |

Source: 1990 U.S. Census

\*Note: the total numbers listed in this table and Table 2-10 differ because the U.S. Census Bureau generates these numbers based on a sample percent of the population. Therefore, these census totals do not represent a 100 percent count of the total population and are subject to slight variation.

## 2.7 INCOME

To categorize households and determine eligibility for housing programs, both the federal government and state government describe households and families as follows as they relate to a percent of the median income:

- Very low = 50 percent or less;
- Low = 51 to 80 percent;
- Moderate = 81 to 120 percent; and
- Upper income = 120 and over.

Note: Categories are based on the median family income, as determined by the United States Department of Housing and Urban Development (HUD).

As Table 2-12 illustrates, the 1980 Census counted 3,408 (21.7 percent) very low-income households in Redlands, 21.7 percent of the total 15,718, and 7,230 upper-income households, 46.0 percent of the total.

The 1990 median household income for the City of Redlands, based on the median income for San Bernardino County, was \$37,073. The median family income in 1990 was \$43,200. The per capita income was \$17,825. The median household income represents the mid-point in income for all households in the City, whereas the median family income represents the mid-point for households comprising related individuals.

In January 1999, the median countywide income was estimated by HUD at \$47,200 for a family of four. HUD estimated median incomes for the purpose of establishing eligibility guidelines for participation in various federal programs. Income estimates are made on a countywide basis only, not for individual cities.

Table 2-12 shows the percent of City and County residents at various levels of income based on the 1990 median countywide income of \$33,443. The 1990 Census counted 3,859 very low-income households, 19 percent of the total 20,067, and 7,139 upper-income households, 36 percent of the total. The highest percentage of people in Redlands make between \$35,000 to \$74,000 per year and are between the ages of 25 to 44 years of age.

**Table 2-12**  
**Households by Income Group in 1990**

| Income Group   | Income Criteria     | Redlands         | San Bernardino County |
|----------------|---------------------|------------------|-----------------------|
| Very low       | Less than \$16,722  | 3,859<br>(20%)   | 98,611<br>(24%)       |
| Low            | \$16,723 - \$26,754 | 4,306<br>(22%)   | 83,962<br>(21%)       |
| Moderate       | \$26,755 - \$40,132 | 4,159<br>(21%)   | 88,232<br>(22%)       |
| Above Moderate | \$40,133 and up     | 7,193<br>(37%)   | 134,663<br>(33%)      |
| Total          | --                  | 19,517<br>(100%) | 405,468<br>(100%)     |

Source: 1990 U.S. Census

Tables 2-13 and 2-14 show the income spread above and below poverty level. No particular age group of concern stands out as below poverty level as indicated in Table 2-14. Table 2-15 shows the number of families/householders that are below poverty level between married couples, male-headed, and female-headed householders. The table indicates there are a significant number of female-headed householders, nearly as many as there are married couples, below poverty level.



**Table 2-13**  
**Income in 1990 above Poverty Level**

|                   | Redlands | Percent of Total | San Bernardino County | Percent of Total |
|-------------------|----------|------------------|-----------------------|------------------|
| Under 5 years     | 3,861    | 7                | 108,636               | 9                |
| 5 years           | 840      | 2                | 20,799                | 2                |
| 6 to 11 years     | 4,880    | 9                | 120,636               | 10               |
| 12 to 17 years    | 4,175    | 8                | 102,268               | 9                |
| 18 to 24 years    | 4,599    | 9                | 115,366               | 10               |
| 25 to 34 years    | 9,349    | 18               | 234,084               | 19               |
| 35 to 44 years    | 8,980    | 17               | 190,143               | 16               |
| 45 to 54 years    | 6,148    | 12               | 116,484               | 10               |
| 55 to 59 years    | 1,978    | 4                | 42,618                | 4                |
| 60 to 64 years    | 2,119    | 4                | 42,595                | 4                |
| 65 to 74 years    | 3,625    | 7                | 69,944                | 6                |
| 75 years and over | 2,451    | 5                | 39,185                | 3                |
| Total             | 53,005   | 100              | 1,202,758             | 100              |

Source: 1990 U.S. Census

**Table 2-14**  
**Income in 1990 below Poverty Level**

|                   | Redlands | Percent of Total | San Bernardino County | Percent of Total |
|-------------------|----------|------------------|-----------------------|------------------|
| Under 5 years     | 681      | 13               | 25,571                | 15               |
| 5 years           | 106      | 2                | 4,989                 | 3                |
| 6 to 11 years     | 827      | 16               | 26,192                | 15               |
| 12 to 17 years    | 634      | 12               | 20,016                | 11               |
| 18 to 24 years    | 722      | 14               | 23,268                | 13               |
| 25 to 34 years    | 796      | 15               | 31,637                | 18               |
| 35 to 44 years    | 519      | 10               | 17,374                | 10               |
| 45 to 54 years    | 309      | 6                | 8,741                 | 5                |
| 55 to 59 years    | 159      | 3                | 3,451                 | 2                |
| 60 to 64 years    | 145      | 3                | 3,775                 | 2                |
| 65 to 74 years    | 151      | 3                | 5,057                 | 3                |
| 75 years and over | 183      | 3                | 4,656                 | 3                |
| Total             | 5,232    | 100              | 174,727               | 100              |

Source: 1990 U.S. Census

**Table 2-15**  
**Income in 1989 below Poverty Level by Household**

|                                                                                       | Family/<br>Householder | Percent of Population |
|---------------------------------------------------------------------------------------|------------------------|-----------------------|
| Married couple family: With related children under 18 years                           |                        |                       |
| Total                                                                                 | 493                    | 0.7%                  |
| Other family: Male householder, no wife present: With related children under 18 years |                        |                       |
| Total                                                                                 | 80                     | 0.1%                  |
| Female householder, no husband present: With related children under 18 years          |                        |                       |
| Total                                                                                 | 428                    | 0.6%                  |
| Source: 1990 U.S. Census                                                              |                        |                       |



### 3.0 HOUSING STOCK

#### 3.1 GENERAL HOUSING TRENDS

Redlands' housing stock includes a wide variety of ages, styles, types, lot sizes, densities, and prices. As a City well-established by the late 19<sup>th</sup> century, Redlands has never been engulfed by the large subdivisions of tract housing that typify many California suburbs. The 10- to 40-acre parcels originally created for orange groves were too small to be efficiently developed by high-volume builders. Most single-family home projects in Redlands had fewer than 50 units. Table 3-1 shows that growth has been steady yet moderate since the 1950s, averaging 370 to 450 dwelling units per year. Growth accelerated during the 1980s, however, when nearly 30 percent of the current housing stock was constructed. This trend was similar for all types of housing, including apartments and townhomes.

Overall, the average annual number of units constructed between 1980 and 1989 was 733 per year. The average annual rate of homebuilding declined dramatically during the 1990s, to only 144 units per year, (most having been constructed in the early part of the decade). This is the lowest rate of residential construction since the 1940s and well below the number of dwelling units allowed under the City's growth management program (even as amended in 1987).

**Table 3-1**  
**Redlands Age of Housing Stock in 1990**

| Year Built       | Units         | Average Annual Additions | Percent of Stock |
|------------------|---------------|--------------------------|------------------|
| Before 1940      | 2,651         |                          | 11               |
| 1940-1949        | 1,280         | 128                      | 5                |
| 1950-1959        | 3,708         | 370                      | 15               |
| 1960-1969        | 3,669         | 370                      | 15               |
| 1970-1979        | 4,544         | 454                      | 19               |
| 1980-1988        | 6,668         | 740                      | 27               |
| 1989- March 1990 | 669           | 535                      | 3                |
| 1990-1999        | 1,502         | 206                      | 6                |
| <b>Total</b>     | <b>24,618</b> |                          | <b>100.0</b>     |

Sources: 1990 U.S. Census; DOF 1990-1999, and City of Redlands, 2000.

In 1987, Measure N (a zoning ordinance) amended the City's 1978 growth management ordinance (Proposition R). This measure reduced to 400 the number of units that can be constructed in any one year (with some exceptions). Between 1980 and 1989 a total of 7,337 residential units, including single-family, multi-family, and mobile homes were constructed or placed. Comparatively, only 1,440 units were constructed between 1990 and 1999. The number of multi-family units (272) constructed from 1990 through 1999 represents just 18 percent of all units constructed.

Nearly five times as many residential units were built between 1980 and 1989 as were built between 1990 and 1999. During the 1990-1999 period, 1,199 (80 percent) of the units constructed were single-family detached homes. A more dramatic drop in the construction of new multi-family units occurred during the



1990s—only 272 units were constructed (18 percent). The larger decrease in multi-family additions can be attributed to a number of factors including greater affordability of new single-family homes during the 1990s (more entry- and mid-level homes, lower interest rates), lower demand for multi-family units, less private financing for apartments, and fewer public subsidies for low-income apartments.

The rate of new mobile home placements also declined during the 1990s. New placements represented just two percent (25 units) of the mobile homes that existed in 1990.

The City's residential permit listings for the past three years show a continued decrease in the number of permits for residential building construction compared to the 1980s, even with an improvement in the local economy. The number of single-family home permits increased significantly between 1997 (32 units) and 1998 (135 units), while permits for multi-family units has continued to decline. A total of 1,490 permits were issued in 1986, of which 607 were for single-family dwellings, 10 were for mobile homes, and 873 were for multi-family dwelling units. Comparatively, there were only 45 permits issued in 1996, none of which were for multi-family dwellings, and only two of which were for mobile homes. As of December 1999, 207 permits have been issued for the year; 144 for single-family dwellings, one for a mobile home unit, and one for a multi-family complex of 62 units.

According to the 1995 Housing Element, the moderate growth trend in the East Valley was expected to continue with housing units increasing at a 2.8 percent annual average rate, from 174,500 in 1988 to 323,400 in 2010 (SCAG Growth Management Forecast 1989). The SCAG Regional Comprehensive Plan, approved in September 1994, projected that Redlands would accommodate 30,460 households by the year 2010. Accounting for a vacancy factor, this would translate into approximately 31,060 dwelling units for Redlands.

SCAG's 1999 forecast reduced the household projection for 2010 to 28,267. By 2005, SCAG predicts there will be a total of 25,162 households, an increase of 1,875 households from 1998, or a growth rate of 1 percent annually. With dwelling unit losses and vacancy adjustments, SCAG predicts Redlands will have a construction need for 1,931 new dwelling units by 2005, 901 of which should be above moderate-income housing units.

### **3.2 TRENDS BY HOUSING TYPE**

In 1980, 74 percent of all units in Redlands were single-family attached and detached units. However, as in most California cities, the multi-family share rose during the 1980s in response to an increase in the share of one- and two-person households, favorable apartment financing, and the inability of a larger share of the households to afford single-family homes. In Redlands, an additional factor was a one-time exemption during 1984-85 of multi-family units from the 400-per-year limitation of Proposition R. Over 2,300 multi-family units (more than 10 percent of all units) were built between 1983 and 1987. During this time period, the share of new single-family homes dropped from its customary level of between 80 and 85 percent to 68 percent.

Tables 3-2 and 3-3 list housing unit additions and totals by type from 1980 to 1994, as reported by the DOF and Redlands building permit data. Approximately 1,440 new units were added between 1990 and January 1999, as shown on Table 3-2. Most of these units (1,199) were single-family detached units. Throughout this period, the overall vacancy rate remained steady at 5.2 percent. However, the average number of persons per household increased slightly, from 2.7 to 2.8. The County also averaged about three people per household.



The countywide vacancy rate was approximately 14 percent during this same period. The distribution of housing among the various types remained steady between 1990 and 1999. About two-thirds of dwelling units countywide (67 percent) were single-family detached houses, 4 percent were single-family attached homes, 7 percent were multiple-family dwellings of two to four units, 14 percent were multi-family dwellings of five or more units, and 8 percent were mobile homes.

**Table 3-2**  
**Redlands Housing Estimate 1990-1999**

| Year | Total  | Single Units |          | Multiple Units |        | Mobile Homes | Occupied | Percent Vacant | Persons Per Household |
|------|--------|--------------|----------|----------------|--------|--------------|----------|----------------|-----------------------|
|      |        | Detached     | Attached | 2 to 4         | 5 Plus |              |          |                |                       |
| 1990 | 23,190 | 14,373       | 1,032    | 2,392          | 4,528  | 865          | 21,986   | 5.2            | 2.7                   |
| 1991 | 24,228 | 15,222       | 1,038    | 2,400          | 4,692  | 876          | 22,970   | 5.2            | 2.7                   |
| 1992 | 24,379 | 15,329       | 1,038    | 2,422          | 4,708  | 882          | 23,119   | 5.2            | 2.7                   |
| 1993 | 24,419 | 15,369       | 1,038    | 2,422          | 4,708  | 882          | 23,157   | 5.2            | 2.7                   |
| 1994 | 24,451 | 15,399       | 1,038    | 2,422          | 4,708  | 884          | 23,187   | 5.2            | 2.7                   |
| 1995 | 24,478 | 15,422       | 1,038    | 2,422          | 4,708  | 888          | 23,213   | 5.2            | 2.7                   |
| 1996 | 24,488 | 15,432       | 1,038    | 2,422          | 4,708  | 888          | 23,222   | 5.2            | 2.7                   |
| 1997 | 24,503 | 15,447       | 1,038    | 2,422          | 4,708  | 888          | 23,236   | 5.2            | 2.7                   |
| 1998 | 24,557 | 15,501       | 1,038    | 2,422          | 4,708  | 888          | 23,287   | 5.2            | 2.8                   |
| 1999 | 24,630 | 15,572       | 1,038    | 2,422          | 4,708  | 890          | 23,356   | 5.2            | 2.8                   |

Source: DOF, 1990-1999 City/County Population and Housing Estimates

Note: The 4,708 multiple units of five plus for 1999 do not include the 62 units at the Fern Lodge Senior Apartments. The Department of Finance estimates were prepared as of January 1, 1999, prior to the construction of Fern Lodge. Therefore the number of five plus multiple units in 2000 is 4,770.

*As shown in Table 3-2, during the period 1995 through 1999, the only development activity was single family development except for one apartment project. In 1995, the City added a total of 27 dwelling units, four (4) of which were mobile homes. In 1996, the increase was only ten (10) single family units. In 1997, the City added fifteen (15) single family units. In 1998, fifty-four (54) single family dwellings were added. In 1999, a total of one hundred thirty-five (135) new residential units were added. These consisted of seventy-one (71) single family units, two (2) mobile homes and sixty-two (62) apartments.*

Analysis of the City's housing stock shows a similar mix: most units were single-family detached (63 percent), followed by multi-family dwellings of five or more (19 percent), multi-family dwellings of two to four (10 percent), and an equal percentage of single-family attached and mobile homes (4 percent each). Overall, multi-family dwelling units in Redlands represented a higher percentage of the housing stock than countywide (29 percent in the City versus 21 percent countywide).

Changes in the City's housing stock are due primarily to new construction, not demolitions or conversions. City permit listings show demolition requests for 24 dwellings between 1995 and 1999. Of the 24 permits issued, 12 were demolished and finalized, five are currently active, and seven permits expired with no action taken.



**Table 3-3**  
**1990 to 1999 Housing Estimates for the County of San Bernardino**

|      |         | Single Units |          | Multiple Units |        | Mobile |          | Percent | Persons Per |
|------|---------|--------------|----------|----------------|--------|--------|----------|---------|-------------|
| Year | Total   | Detached     | Attached | 2 to 4         | 5 Plus | Homes  | Occupied | Vacant  | Household   |
| 1990 | 542,332 | 361,598      | 22,284   | 38,591         | 76,877 | 42,982 | 464,737  | 14.3    | 3.0         |
| 1991 | 555,074 | 370,838      | 22,482   | 38,873         | 79,304 | 43,577 | 476,554  | 14.2    | 3.0         |
| 1992 | 563,795 | 377,698      | 22,493   | 38,945         | 80,696 | 43,933 | 483,673  | 14.2    | 3.1         |
| 1993 | 571,906 | 384,545      | 22,565   | 39,162         | 81,416 | 44,218 | 488,809  | 14.5    | 3.1         |
| 1994 | 579,031 | 389,975      | 22,619   | 40,108         | 81,909 | 44,420 | 494,754  | 14.6    | 3.1         |
| 1995 | 584,493 | 395,112      | 22,408   | 40,153         | 82,315 | 44,505 | 499,461  | 14.6    | 3.1         |
| 1996 | 588,571 | 398,753      | 22,628   | 40,235         | 82,379 | 44,576 | 502,864  | 14.6    | 3.1         |
| 1997 | 592,631 | 402,846      | 22,628   | 40,133         | 82,439 | 44,585 | 506,155  | 14.6    | 3.1         |
| 1998 | 598,234 | 407,779      | 22,947   | 40,265         | 82,637 | 44,606 | 510,946  | 14.6    | 3.1         |
| 1999 | 604,060 | 412,982      | 22,947   | 40,301         | 83,030 | 44,800 | 515,945  | 14.6    | 3.1         |

Source: DOF, 1990-1999 City/County Population and Housing Estimates

### 3.3 TENURE AND VACANCY

Table 3-4 describes tenure and type of housing in Redlands according to the 1990 Census. The overall tenure pattern in the City was 56.3 percent owner-occupied, 38.6 percent renter-occupied, and 5.2 percent vacant. Of the occupied units in the City, 59 percent were owner-occupied and 41 percent were rentals. By comparison, 63 percent of housing units countywide in 1990 were owner-occupied (294,365 units) and 37 percent were renter-occupied (170,372 units).

In Redlands, there were 15,264 detached and attached single-family units, and 11,905 of these (78 percent of all single-family units) were owner-occupied. (Note: it is customary for the owner occupancy to be much higher among single-family homes than multi-family units, which are primarily rentals.) The vacancy rate was 3.5 percent, which is above the 2 percent vacancy rate considered by SCAG to be the minimum needed for the single-family housing market. Duplexes, triplexes, and quadraplexes comprised 2,419 (10.5 percent) of the total units, of which 35.1 percent were multi-family dwellings of five or more units. Dwellings in buildings with five or more units dominated the multi-family share, accounting for 64.9 percent. The multi-family vacancy rate was 8.7 percent, again above the minimum rate considered by SCAG to be necessary for the rental housing market (5 percent).



**Table 3-4**  
**Characteristics of Redlands Housing Stock (1990)**

| Type and Tenure        | City          |
|------------------------|---------------|
| Single-Family Detached | 14,372        |
| Owner-Occupied         | 11,462        |
| Renter-Occupied        | 2,433         |
| Vacant                 | 477           |
| Single-Family Attached | 2,008         |
| Owner-Occupied         | 529           |
| Renter-Occupied        | 447           |
| Vacant                 | 56            |
| Duplex                 | 505           |
| Owner-Occupied         | 29            |
| Renter-Occupied        | 430           |
| Vacant                 | 46            |
| 3 to 4 Units           | 1,887         |
| Owner-Occupied         | 66            |
| Renter-Occupied        | 1,708         |
| Vacant                 | 113           |
| 5+ Units               | 4,385         |
| Owner-Occupied         | 146           |
| Renter-Occupied        | 3,800         |
| Vacant                 | 439           |
| Mobile Homes           | 865           |
| Owner-Occupied         | 743           |
| Renter-Occupied        | 64            |
| Vacant                 | 58            |
| Other                  | 143           |
| Owner-Occupied         | 49            |
| Renter-Occupied        | 79            |
| Vacant                 | 15            |
| <b>Total</b>           | <b>23,189</b> |
| Owner-Occupied         | 13,024        |
| Renter-Occupied        | 8,961         |
| Vacant                 | 1,204         |

Source: 1990 U.S. Census

An analysis of the 1990 Census data for Redlands on Table 3-5 shows that the majority of both renter- and owner-occupied units (79 and 88 percent respectively) were occupied by Whites. Blacks rented 444 units, but owned only 264. Native Americans also rented more units than owned, with 129 rented and 32 owned units. Likewise, "Other" races rented more units than owned (991 units [11 percent] to 851 units [7 percent])

respectively). Like Whites, Asian/Pacific Islanders owned more units than rented, but only accounted for 4 percent of all owners and 3 percent of all renters. Similarly in the County, a higher percentage of Whites owned than rented units, while a higher percentage of Blacks and Others rented than owned. An equal percentage of Native Americans and Asian/Pacific Islanders rented as owned.

**Table 3-5**  
**Tenure by Race in 1990**

| Race                         | City   | Percent | County  | Percent |
|------------------------------|--------|---------|---------|---------|
| <b>Owner-Occupied Units</b>  |        |         |         |         |
| White                        | 11,400 | 88%     | 243,897 | 83%     |
| Black                        | 264    | 2%      | 14,070  | 5%      |
| Native American              | 32     | <1%     | 2,669   | 1%      |
| Asian/Pacific Islander       | 477    | 4%      | 9,387   | 3%      |
| Others                       | 851    | 7%      | 24,342  | 8%      |
| <b>Renter-Occupied Units</b> |        |         |         |         |
| White                        | 7,114  | 79%     | 121,032 | 71%     |
| Black                        | 444    | 5%      | 19,780  | 12%     |
| Native American              | 129    | 1%      | 2,165   | 1%      |
| Asian/Pacific Islander       | 283    | 3%      | 5,345   | 3%      |
| Others                       | 991    | 11%     | 22,050  | 13%     |

Source: 1990 U.S. Census

Analysis of tenure by age in Redlands reveals that the highest percentage of owner-occupied units were owned by people between the ages of 35 and 44, while the highest percentage of units were rented by people between the ages of 25 and 34. People age 45 and over owned nearly three times as many units as rented. Table 3-6 compares the number of owner-occupied and renter-occupied units in the City of Redlands and San Bernardino County. There were similar ownership and renter trends in the City and County, even though percentages varied. One important difference to note is that there was an equal percentage of renter and owner units occupied by people age 75 and older. Although the owner percentage for people in this age group was similar to the County, there was a higher percentage of elderly people that rented in Redlands than in the County. Therefore, the demand for senior rental units in Redlands is likely to be higher than the County as a whole.



**Table 3-6**  
**1990 Tenure by Age of Householder**

| Age                          | City  | Percent | County | Percent |
|------------------------------|-------|---------|--------|---------|
| <b>Owner-Occupied Units</b>  |       |         |        |         |
| 15 to 24                     | 112   | 1%      | 4,333  | 1%      |
| 25 to 34                     | 1,787 | 14%     | 56,453 | 19%     |
| 35 to 44                     | 3,511 | 27%     | 74,501 | 25%     |
| 45 to 54                     | 2,659 | 20%     | 52,021 | 18%     |
| 55 to 64                     | 1,942 | 15%     | 44,220 | 15%     |
| 65 to 74                     | 1,924 | 15%     | 39,248 | 13%     |
| 75 and over                  | 1,089 | 8%      | 23,589 | 8%      |
| <b>Renter-Occupied Units</b> |       |         |        |         |
| 15 to 24                     | 1,126 | 13%     | 14,886 | 15%     |
| 25 to 34                     | 3,018 | 34%     | 63,066 | 37%     |
| 35 to 44                     | 2,133 | 24%     | 37,488 | 22%     |
| 45 to 54                     | 1,068 | 12%     | 17,465 | 10%     |
| 55 to 64                     | 502   | 6%      | 11,008 | 6%      |
| 65 to 74                     | 419   | 5%      | 9,403  | 6%      |
| 75 and over                  | 695   | 8%      | 7,056  | 4%      |

Source: 1990 U.S. Census.

### 3.4 AGE AND CONDITION OF HOUSING STOCK

According to the 1990 Census, approximately one-third of the housing stock in Redlands was built before 1970 and is more than 30 years old. About 10 percent of the City's housing stock was built before 1940 and contains many historic homes. Although the large proportion of older homes may indicate potential housing condition problems, very few units have been so severely deteriorated as to be condemned (only 14 units in 1990 according to the 1990 Census).

Deferred maintenance such as old paint, roof sheathing that has outlasted its useful life, localized wood rot, and similar concerns do not typically result in units being boarded up, although such conditions do contribute to neighborhood deterioration. The 1985 Housing Element noted that, based on the 1980 Census, San Bernardino County's Housing Assistance Plan estimates, and a windshield survey of 826 units in the City in 1984, only 4.8 percent needed repair or complete replacement. These homes tended to be in the northern part of the City. The number of homes in need of rehabilitation appears to be increasing. There were 603 open cases with 16 substandard units in 1998, compared to 1,060 open cases with 97 substandard units in 1999.

According to the City's Building and Safety Division, many of the older homes in Redlands are in better condition than would be predicted based on age alone, partly because of interest by owners in fixing up historic homes. Houses are generally in good enough condition that the City does not think it necessary to



conduct a systematic inspection program for existing homes. Most of the historic homes are in the south area and at least 98 percent are considered in good condition by the City. Most repair work would be needed in the north area as proposed in the Neighborhood Initiative Program. Review of residences in the north area reveal a number of units in need of either light repair, such as painting, re-roofing, and landscaping, or major reconstruction. A 1998 survey of homes on Herald Street, Alta Street, 6<sup>th</sup> Street, and Tribune Street revealed that nearly 100 dwelling units were in need of some type of repair and at least two units should be demolished. Since April 1998, 21 units and entire streets have undergone community service clean-up to help maintain neighborhoods and bring units up to code. Expenditures on these clean-ups totaled \$9,380 between April 1998 and November 1999.

The City operates a repair grant program using Community Development Block Grant (CDBG) funds for low-income residents and senior citizens. Housing Preservation Programs under the City's Neighborhood Initiative Program include the Great Neighborhoods Program, Senior Home Repair Program, First Time Home Buyer Program, Multi-unit Rehabilitation Program, Developer Assistance Program, and Mobile Home Rehabilitation Program. All of these programs are funded through Redevelopment set-aside funds. Approximately \$600,000 are annually available through set-aside funds.

Adequate utilities within a housing unit are another measure of a housing unit's ability to provide people with decent housing. The 1990 Census data show that the majority of housing units were connected to a public or private company water system (23,128), while 52 units had a drilled well, and nine units received water from another source. Most housing units were connected to the public sewer (21,992). However, 1,197 units were connected to a septic tank or cesspool. Heating fuel for occupied housing units ranged from gas and electricity to wood and solar energy. Of the occupied housing units in the City, 19,342 had utility gas, 161 had tank gas, 2,267 had electricity, eight used fuel oil or kerosene, 94 were fueled by wood, 36 used solar energy, and 77 units had no heating fuel.

Housing units can also offer a variety of features, or can be inadequate in terms of size and amenities. The majority of housing units in Redlands had complete kitchen facilities (23,107), although at least 82 units did not. A slightly higher number of units (23,168) had complete plumbing facilities while 21 units had incomplete plumbing facilities. Of the units that lacked complete plumbing facilities, all were occupied by Whites. Seven of the 13 occupied housing units built before 1940 lacked complete plumbing facilities. All of the occupied units that lacked complete plumbing had householders between the ages of 15 and 64, while no units lacking complete plumbing facilities were occupied by the elderly age 65 and older. Occupied units lacking complete plumbing comprised less than one percent of all occupied units. Therefore, an overwhelming majority of homes in Redlands are fairly new and do not lack critical features such as plumbing. However, basic maintenance, such as roof repair, new paint, and cleanliness will need to be continuously encouraged, particularly as the majority of housing units are beyond 30 years.

The number of bedrooms within a housing unit can also characterize the housing stock in a community, as shown in Table 3-7. Studios and one- and two-bedroom units had the highest percentage of vacancy per total units of their type. However, two- and three-bedroom units represented the majority of housing types in the City, which suggests that smaller units were less desirable and that three-bedroom units are of high demand and likely quality, whereas two-bedroom units, although available, are less desirable due to size or condition.

Because the overwhelming majority of housing units have complete plumbing and kitchen facilities, and are served by utilities, it is unlikely that housing conditions represent a problem that requires government action.



**Table 3-7**  
**Number of Bedrooms per Housing Unit**

| Number of Bedrooms    | Total Housing Units | Vacant Housing Units |
|-----------------------|---------------------|----------------------|
| Studio                | 345                 | 32                   |
| One bedroom           | 2,663               | 189                  |
| Two bedrooms          | 7,421               | 548                  |
| Three bedrooms        | 7,329               | 283                  |
| Four bedrooms         | 4,796               | 120                  |
| Five or more bedrooms | 635                 | 32                   |

Source: 1990 U.S. Census.

### 3.5 HOUSING COST

#### 3.5.1 Ownership Housing

According to the California Association of Realtors, the median sale price of previously owned homes in Redlands as of October 1999 was \$149,500, an increase of 10.7 percent from the median price of \$135,000 in September 1999 (housing prices can fluctuate significantly from month to month). This represents an increase of 6.8 percent over the past year.

According to a title search of residential sales in Redlands, as shown in Table 3-8, the average resale price for homes sold between 1998 and 1999 was \$365,139, based on 149 sales. It should be noted that the average price range was taken from the San Bernardino County Sun's current listing of homes for sale in Redlands. Since there were only 149 listings of homes on the market, and no listings of homes sold within the year were available, the average price range may not be an accurate representation of sale prices in the City. Median prices for houses ranged from \$123,000 to \$399,000, depending on the number of bedrooms. Average prices range from \$118,000 for a two-bedroom house to \$225,000 for a three-bedroom house, and from \$419,000 for a four-bedroom house to \$466,000 for a five-bedroom house. Local realtors report that resale prices are usually 5 to 10 percent higher in the West Valley than the East.

**Table 3-8**  
**1998-1999 Resale Home Prices in Redlands**

| Bedrooms | Homes for Sale | Median    | Average   | Range               | % of Total |
|----------|----------------|-----------|-----------|---------------------|------------|
| 1        | 2              | \$117,498 | \$117,498 | \$64,995-\$170,000  | 1%         |
| 2        | 13             | \$123,000 | \$118,258 | \$45,000-\$174,900  | 9%         |
| 3        | 34             | \$154,900 | \$225,194 | \$84,900-\$830,001  | 23%        |
| 4        | 57             | \$255,000 | \$418,924 | \$79,999-\$875,000  | 38%        |
| 5        | 36             | \$399,000 | \$465,597 | \$119,900-\$899,000 | 24%        |
| 6        | 5              | \$670,000 | \$641,600 | \$320,000-\$860,000 | 3%         |
| 7        | 2              | \$564,250 | \$564,250 | \$479,000-\$649,500 | 1%         |
| Total    | 149            | --        | --        | --                  | 99%        |

Source: San Bernardino County Sun, December 1999

Note: The total does not equal 100 percent due to rounding of percentages.

Table 3-9 describes five of the City's newest housing developments with three-, four-, and five-bedroom single-family homes available starting at about \$156,990. These homes are fairly large and offer a number of choices related to property size, home size, garage size, bedrooms, and bathrooms, among other amenities. While some developments were rather expensive compared to median resale home prices, there are new homes available that are just above the median resale price because they are new and also larger in size or number of rooms. These developments, combined with four other developments in the process of construction will create 282 single-family housing units in the City. Five additional developments have either been approved or are scheduled for approval review. These developments would result in 264 additional single-family housing units. If all developments are approved and built, a total of 546 new single-family housing units will be available.



**Table 3-9**  
**Redlands Representative Single-Family Home Developments**  
**1999**

| Project Name/Location/<br>Developer                       | Unit Size                                       | Lot Size<br>(Square Feet)                | Number<br>of Units | Price                 |
|-----------------------------------------------------------|-------------------------------------------------|------------------------------------------|--------------------|-----------------------|
| Cordillera<br>Sunset Hills<br>Classic Pacific             | 4-5 bedrooms<br>3-4.5 baths<br>3,359 - 4,408 sf | 39,204 sf to<br>479,160 sf               | 40                 | \$450,000 - \$750,000 |
| Chanteclair<br>Patricia Drive<br>Osborne Development      | 3-4 bedrooms<br>2-3 baths<br>2,240 - 3,030 sf   | 10,000 sf                                | 58                 | \$275,000 - \$350,000 |
| Orange Blossom<br>Mendocino Way<br>Jeffrey Homes          | 4 bedrooms<br>2-3 baths<br>1,743 - 2,342 sf     | 8,000 sf                                 | 36                 | \$187,990 - \$221,990 |
| Orchard Run<br>Yeoman Associates                          | 4 bedrooms<br>2 baths<br>1,554 - 1,669 sf       | 8,400 sf                                 | 27                 | \$156,990 - \$162,990 |
| Morning Dove<br>Morning Dove Lane<br>Gardner Construction | 3-4 bedrooms<br>2 baths<br>1,774 - 2,446 sf     | 18,000 to<br>20,000 sf<br>(Condominiums) | 18                 | \$169,000 - \$199,000 |

Source: City of Redlands, 1999

Table 3-10 compares new home prices in the County to other counties in the region. According to the table, new home prices in San Bernardino County were the least expensive.

**Table 3-10**  
**1999 Comparative New Home Prices (Averages)**

| County         | Average Price |
|----------------|---------------|
| San Diego      | \$260,000     |
| Ventura        | \$347,000     |
| Orange         | \$318,000     |
| Los Angeles    | \$266,000     |
| Riverside      | \$195,500     |
| San Bernardino | \$177,000     |

Source: Inland Empire Quarterly Report, October 1999

### 3.5.2 Rental Housing

Since the median family income in 1999 was \$47,200, residents at this income level would be able to spend \$14,160 a year or \$1,180 per month on housing. Very low-income households would be able to afford a monthly rent up to \$590, while low-income households could afford housing payments up to \$944 per month.



and those with moderate incomes could afford up to \$1,416 per month in housing payments. Few two-bedroom rental units are available at rates affordable to very low-income individuals or families, but most one-bedroom units are affordable. For example, a person with a very low-income of \$15,000 could spend up to \$375 a month on a one-bedroom apartment, which is approximately 30 percent of their income. Those at the upper end of the low-income category and households in the moderate-income category could afford nearly all of the rental apartments in the City.

A random survey of 10 apartment complexes containing 932 rental units was conducted in 1999. The survey results shown in Table 3-11 reveal that studio and one-bedroom units range between \$425 to \$665 per month, two-bedroom units range between \$500 to \$725 per month, and three-bedroom units range between \$650 to \$925 per month. A review of 33 apartment complexes listed in local classifieds revealed that 1999 studio rents range from \$250 to \$630 per month, one-bedroom units range from \$440 to \$705 per month, two-bedroom units range from \$515 to \$825 per month, and three-bedroom units range from \$620 to \$895 per month. Discussion with the apartment complex managers revealed that only one unit was available for rent at the time and that, on average, rental units in the City are not widely available. This low vacancy rate for rental units is in contrast with the 7 percent vacancy rate in 1994. There are also single-family homes and condominiums/townhouses for rent in the City. Most range from \$575 to \$900 for two-bedroom dwellings and \$800 to \$1,200 for three-bedroom dwellings. Although there are currently no rooms for rent, two hotels in Redlands have listings for daily or weekly rents. The Budget Inn offers a room for \$25 per day, while another hotel in the City offers a weekly rate of \$102 for two people.

**Table 3-11**  
**1999 Rental Rates**

| Apartment Complex       | 1-bedroom Rates | 2-bedroom Rates | 3-bedroom Rates | Townhouse Rates | Total Units |
|-------------------------|-----------------|-----------------|-----------------|-----------------|-------------|
| Brookside Park          | \$655-\$665     | \$725           | \$925           | \$850-\$935     | 160         |
| Citrus Grove            | \$585           | \$650-\$675     | --              | --              | 198         |
| Countrywood             | \$560           | \$640-\$680     | \$865           | --              | 161         |
| Del Flora               | \$545           | \$665           | --              | --              | 152         |
| Lido Palms              | \$425           | \$500           | \$650           | \$525-\$650     | 52          |
| Los Arboles             | \$540           | \$640-\$675     | \$825           | \$650           | 87          |
| Orleane                 | \$505           | \$650           | \$750           | --              | 19          |
| Orangewood              | \$550           | \$615-\$655     | --              | --              | 7           |
| Palm Village            | \$600           | \$675           | --              | --              | 50          |
| Palmbrook/Casa De Villa | \$440-\$500     | \$585-\$625     | --              | --              | 46          |

### 3.5.3 Mobile Home Rentals

There are seven mobile home parks in the City. Mobile home parks comprise approximately 4 percent of all housing units in the City. Three mobile home parks contain over half (492 units) of the mobile units in the City. These mobile home parks are Orange Grove Mobile Estates (209 units), Sylvan Mobile Estates (118 units), and Lugonia Fountains Mobile Home Estates (165 units). Space rentals range from \$193 to \$325 per month at Sylvan Mobile Estates, \$276 to \$439 per month at Orange Grove Mobile Estates, and \$310 to \$425 per month at Lugonia Fountains Mobile Home Estates depending on the type of space rented.



### 3.6 EXISTING BELOW-MARKET-RATE HOUSING STOCK

Assisted housing projects in the City can alleviate the financial hardships low-income households may face. Assisted housing projects are those that offer financial aid or provide extra services for people in need of financial or basic living assistance. There are a variety of programs, each focusing on a specific need or with a specific goal to eliminate unmet housing needs in the community.

#### 3.6.1 Public Housing

The San Bernardino County Housing Authority operates 233 units of conventional public housing in Redlands. All units are rented to households with an income of 50 percent or less than the median for the Riverside-San Bernardino Standard Metropolitan Statistical Area (SMSA). Most units are multiple units although eight units are single-family homes. Sizes range from one to five bedrooms. There are 20 units set aside for the disabled and 25 units for the elderly.

As of January 2000, public housing units were 98 percent occupied. The wait for a unit in Redlands can last between six months and one year, and is normally longer for four and five-bedroom units. However, the waiting period fluctuates subject to current economic conditions, the amount of new public housing available in the area, and other factors. Applicants in 1999 included 626 for one-bedroom units, 812 for two, 650 for three, 198 for four, and 55 for a five-bedroom unit. According to the Housing Authority, the small number of applicants for five-bedroom units is probably not a result of a lack of need, but of people not applying due to the extensive waiting period. The Housing Authority currently has no plans for additional projects in Redlands.

#### 3.6.2 Section 8 Certificates and Vouchers

In addition to operating public housing, the Housing Authority administers the HUD Section 8 Certificate and Voucher programs. In Redlands, 136 units are leased through Section 8 certificates or vouchers. Complexes under this program are Casa de la Vista (74 units), Citrus Arms (60), and Redlands Park Apartments (2). Redlands Park Apartments also offers 156 senior units. Citrus Arms' contract with HUD is due to expire in April of 2000 as it is on a year-to-year contract basis. Although Redlands Park Apartments' contract expired in 1997, HUD still finances them for low-income rental units. The Acquisition Financing Program available through the California Housing Finance Agency provides loans to non-profits, public agencies, and for-profits who have projects at risk of loss of subsidy support. The Section 8 Certificate Program pays the difference in rent between 30 percent of a household's income and fair-market rent for the unit. Since the 2000 rates are not available, 1999 fair-market rents for the certificate program are as follows:

|               |       |
|---------------|-------|
| Studio        | \$439 |
| One bedroom   | \$489 |
| Two bedroom   | \$597 |
| Three bedroom | \$829 |
| Four bedroom  | \$980 |

The above rents assume the owner pays utilities. If not, the rent ceiling would be reduced by \$34 to \$74, depending on the size of the unit. Rates for one-, two-, and three-bedroom units have decreased since 1995 while the rate for four-bedroom units has increased.



The voucher program operates under similar rules, except a low-income family may rent a unit at a higher rent than the fair-market rent. The renter must then pay the difference between the fair-market rent and the actual rent.

If a certificate or voucher is available, a family should not have difficulty finding a one- or two-bedroom unit within these rent levels in Redlands according to the rent-level survey. Although there are three-bedroom units that rent for the fair-market rent or less, there are fewer of these units available. There were no four-bedroom units in the 11 apartment complexes surveyed by the City. A large family requiring four bedrooms would probably have to rent a single-family home. Likewise, the availability of any rental units is scarce in the City. Therefore, although rental rates may be reasonable for lower-income households, such units simply may not be available for rent.

### **3.6.3 Other Programs**

The City of Redlands has pursued several programs for constructing housing units affordable to low- and very low-income households. These include the granting of density bonuses and the issuing of Mortgage Revenue Bonds (MRBs). Since 1981, 153 density bonus units have been built, with 75 affordable to very low-income households and the rest to low- and moderate-income households. The MRB program produced 273 units affordable to very low- to moderate-income households from 1981 to 1984, and an additional 268 units from 1985 to 1995. In 1995, the City used MRB funding for four apartment complexes which included more than 250 very low-income units. However, no units have been funded through the MRB program in the last five years.

Additionally, the City pursued and obtained federal Section 202 funding through the Developer's Assistance Category to purchase land and assist in improvements and fees for a 75-unit low-income senior apartment project managed by American Baptist Homes of the West. This project, Casa de la Vista, opened its doors in November 1990 and currently has a 100-percent occupancy rate for its 74 units. American Baptist Homes prepared an expansion to the project which added additional low-income senior apartments. The City approved funds for purchase of adjacent property in order to construct this expansion. Funds were distributed in March 1995 and escrow closed immediately thereafter. This project, known as Fern Lodge, was funded through HUD and the City's set-aside funds. Fern Lodge was completed in 2000 and is now occupied.

There are seven new senior housing projects that have been approved or are undergoing the approval process by the City of Redlands. These new facilities offer assisted living, independent apartments and cottages, and Alzheimer's care facilities. If all of the seven senior housing projects are constructed, there will be a total capacity for 961 additional senior residents.

The City has not yet used the HUD's HOME Investment Partnership Program funds, which may be used for rehabilitation, site acquisition of land or structures, tenant-based rental assistance, or new construction, but has worked with the County to obtain these funds for assisted housing projects.

The City of Redlands was allocated \$410,880 in CDBG funding for the 1999-2000 fiscal year, and these funds were distributed in July 1999. The City received 62 proposals requesting funds totaling \$1,163,472. There is a 15 percent funding limit for public service activities, and the maximum funds that may be allocated to public service projects is \$61,632. The City Council allocated \$82,632 to public service agencies and organizations including the Redlands Police Department, Recreation Bureau, the County Sexual Assault Program, United Way, the Boys and Girls Club, and many others. The City Council also allocated \$283,160 towards construction acquisition projects proposed by the City Police Department, Recreation Bureau, Camp



Edwards, YMCA of Redlands, and the Y Alliance-Building Renovation. Approximately \$41,088 was allocated for administrative costs and \$4,000 was left for the Contingency Fund.

### 3.7 AFFORDABILITY

There are four income categories typically used for comparative purposes based on the median income, which represents the mid-point at which half of all households earn more and half earn less. Very low-income households earn 50 percent or less of the median area income, while low-income households earn between 50 percent and 80 percent of the area median income. Moderate-income households earn between 80 percent and 120 percent of the area median income, and above moderate-income households earn above 120 percent of the median income. In analyzing housing affordability, a percentage of each of these income categories is taken to reveal housing affordability levels per income category.

A standard measure of housing affordability is that housing expenses should not exceed 30 percent of a household's income, on the average. Those who pay 30 percent or more of their income on housing may experience difficulty in affording other basic necessities. However, to truly evaluate housing affordability, individual circumstances and factors must be taken into account. These circumstances and other factors include other long-term debt, mortgage interest rates, the number of children in a household, and other large, ongoing expenses (such as medical bills). Since it is impossible to take each household's individual circumstances into account, the 30 percent rule-of-thumb provides a general measure of housing affordability for the average household. Table 3-12 shows the number of households paying over 30 percent of their income on housing in 1990. Some households choose to pay over 30 percent of their income for various reasons, such as location, aesthetics, or other features. Other households choose to pay larger percentages of their income on housing because they may receive tax advantages or are investing with the knowledge that their income will increase so that they pay a lower percentage of their income on a long-term basis. In contrast, some households are forced to pay a larger percentage of their income either because they cannot afford anything less, or they are limited to certain costs due to a lack of available low-cost housing options.

**Table 3-12**  
**Number of Households Paying Over 30 Percent of Income on Housing**

| Income          | Owners | Renters | Total |
|-----------------|--------|---------|-------|
| Very low-income | 637    | 2,623   | 3,260 |
| Low-income      | 785    | 900     | 1,685 |
| Total           | 1,422  | 3,523   | 4,945 |

Source: 1990 U.S. Census

Note: 1990 U.S. Census data uses income ranges that do not correspond exactly to the income categories. The numbers in table 3-12 were derived through interpolating the Census data.

Further analysis of housing expenditures as a percent of income shows that most owners pay 0 to 24 percent of their income on housing (Table 3-13). Renters with income below \$20,000 tend to pay a higher percentage of their income on housing. However, renters with incomes above \$20,000 usually paid less than 25 percent of their income on housing. The majority of people in the \$50,000 or more income level paid 0 to 24 percent of their income on housing whether they rented or owned.



**Table 3-13**  
**Housing Expenditures per Income Group**

| Income         | Less than \$10,000 | \$10,000-\$19,999 | \$20,000-\$34,999 | \$35,000-\$49,999 | \$50,000 or more | Total |
|----------------|--------------------|-------------------|-------------------|-------------------|------------------|-------|
| <b>Renters</b> |                    |                   |                   |                   |                  |       |
| 0-24%          | 1%                 | 1%                | 13%               | 14%               | 15%              | 44%   |
| 25-29%         | <1%                | 1%                | 8%                | 2%                | 1%               | 12%   |
| 30-34%         | 1%                 | 3%                | 6%                | 1%                | 1%               | 12%   |
| 35%+           | 10%                | 16%               | 4%                | <1%               | 0%               | 30%   |
| Total          | 12%                | 21%               | 31%               | 17%               | 17%              | 98%*  |
| <b>Owners</b>  |                    |                   |                   |                   |                  |       |
| 0-24%          | 1%                 | 5%                | 10%               | 10%               | 34%              | 60%   |
| 25-29%         | <1%                | <1%               | 2%                | 3%                | 7%               | 13%   |
| 30-34%         | 1%                 | <1%               | 2%                | 3%                | 4%               | 10%   |
| 35%+           | 2%                 | 3%                | 5%                | 4%                | 3%               | 17%   |
| Total          | 4%                 | 9%                | 19%               | 20%               | 48%              | 100%  |

Source: 1990 U.S. Census

\*Note: Not all households were computed; therefore, totals do not equal 100 percent of all households.

Table 3-14 shows the median gross rent in relation to income in 1990 as such data is not available for 1999. According to the 1990 Census, the median gross rent was \$588 in the City and \$556 in San Bernardino County. People with very low incomes had few affordable options, as only 13 percent of all apartment units in the City had rents below 30 percent of their income. People with low incomes had more options than those with very low incomes, and could easily afford the median rent. The rents were primarily within the range of people with low incomes. Those with moderate incomes had the most options, as at least 92 percent of the units in the City and 91 percent of the units in the County were within an affordable range. However, approximately 20 percent of the City's population fell into the very low-income category in 1990, and therefore, it is necessary to increase the number of units affordable to very low-income groups. It is important to note that the percentage of apartments affordable within the low- and moderate-income groups is cumulative and include the percentage from the previous income group.

**Table 3-14**  
**Median Rent in Relation to Median Income**

| Income Group | Affordable Rent Limit | % of City Apartments | % of County Apartments |
|--------------|-----------------------|----------------------|------------------------|
| Very low     | \$418                 | At least 13%         | At least 17%           |
| Low          | \$669                 | At least 65%         | At least 67%           |
| Moderate     | \$1,003               | At least 92%         | At least 91%           |

Source: 1990 U.S. Census



A household can typically qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, depending on the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual incomes. Based on the homes sold in the last year and affordability rates at 3.0 times the annual income of a three-person household, Table 3-15 shows that there was only one home affordable to three-person households in the very low-income category in December 1999. It is important to note that subsidized or assisted housing is not included in these housing costs as they are not likely to be listed in local papers.

**Table 3-15**  
**For Sale Units Affordable to Lower-Income Households in December 1999**

| Income Group    | Affordability Level | Homes for Sale in December 1999 | Percent of All Houses for Sale |
|-----------------|---------------------|---------------------------------|--------------------------------|
| Very low-income | \$50,163            | 1                               | 1%                             |
| Low-income      | \$80,263            | 4                               | 3%                             |
| Moderate-income | \$120,395           | 17                              | 11%                            |

Source: San Bernardino County Sun Home Prices, December 1999

Note: Housing unit totals for low- and moderate-income households are cumulative.

### 3.7.1 Ownership Housing

The California Association of Realtors' (CAR) June 1997 affordability index reports that 57 percent of the households in the Riverside-San Bernardino region could afford a home selling for the median resale price of \$115,570. Their analysis uses an average of fixed- and adjustable-rate mortgages closed in the first week of the month and assumes the people are first-time buyers making a 20 percent down payment and paying 30 percent of their income per month for housing. The indices for the Los Angeles area, Orange County, and the state as a whole were 39, 38, and 44 percent respectively, demonstrating that the Riverside-San Bernardino area has more affordable housing than the region as a whole. However, CAR 1998 home ownership rates in the Riverside-San Bernardino area were only 63 percent, below 1988 rates and behind home ownership rates for the State as a whole.

Using the current median resale price of \$149,500 and estimates of households by income category, the Redlands affordability index is calculated to be approximately 21 percent, assuming a 30-year, fixed-rate loan at 10.5 percent and 30 percent of income payments. That 21 percent of its households could afford the median resale home compared to 29 for the Riverside-San Bernardino region and 12 for Los Angeles illustrates Redlands' standing within the region as a well-off community with still relatively affordable housing.

Based on a review of affordability levels and current home prices, very low-income households could afford homes up to \$71,000, low-income households could afford homes up to \$114,000, and moderate-income households could afford homes up to \$171,000. There were a few homes, according to Redlands' realtors



and newspaper ads, available in the \$71,000 to \$114,000 range that could be purchased by low-income households. Moderate-income households have a much wider choice of new and existing homes within their range of affordability. Also, it is likely that there will continue to be new homes affordable to moderate-income families given the developments listed in Table 2-9 with starting prices at \$157,000.

### 3.7.2 Rental Housing

Given the maximum affordable rents shown in Table 3-16, a four-person, low-income family could afford the rent for any two-bedroom apartment revealed by our spot survey, and also most of the three-bedroom units and townhouses according to the apartment price survey. This trend of rents available to low-income households has been holding over the past five years. The vacancy rate for rental housing remains a relatively high seven percent.

**Table 3-16**  
**Housing Affordability Analysis**  
**San Bernardino County Moderate- and Low-Income Households**  
**October 1999**

| Household Income Category    | Annual Income <sup>1</sup> | Maximum Affordable Rent <sup>2</sup> | Maximum Affordable Purchase Price <sup>3</sup> |                       |
|------------------------------|----------------------------|--------------------------------------|------------------------------------------------|-----------------------|
|                              |                            |                                      | With 10% Down Payment                          | With 20% Down Payment |
| 50 percent of County median  | \$23,600                   | \$590/month                          | \$107,681                                      | \$121,141             |
| 80 percent of County median  | \$37,760                   | \$944/month                          | \$172,290                                      | \$193,826             |
| 100 percent of County median | \$47,200                   | \$1,180/month                        | \$215,362                                      | \$242,283             |
| 120 percent of County median | \$56,640                   | \$1,416/month                        | \$259,545                                      | \$290,739             |

<sup>1</sup>Assumes four-person household.

<sup>2</sup>Assumes 30 percent of income available for housing cost.

<sup>3</sup>Assumed 33 percent of income available for housing cost, 10 percent of which goes to taxes, insurance and utilities; 30-year adjustable-rate loan, 6.0 percent interest; down payment as specified. Loan origination fees (points), title insurance, and other closing costs could add another 3 percent to the down payment and effectively lower the affordable purchase threshold.

Sources: Department of Housing and Urban Development, 1999



## 4.0 HOUSING NEED

The Housing Element focuses on housing needs that are unmet by the housing market. These are primarily low- and very low-income households in Redlands--those whose income is 80 percent or less of the County median. In many California communities, the market is not producing for-sale or rental units affordable by even moderate-income households. In Redlands, the match between income and housing cost has been closer for most households than in the coastal metropolitan area.

This section of the Housing Element evaluates three components of housing need. First is a discussion of housing need by income category as determined by SCAG. The second section analyzes the special needs of persons whose housing choices are limited by factors in addition to income: seniors, large families, female-headed households, farmworkers, disabled persons, and families and persons in need of emergency shelter. The final section addresses immediate need, examining indicators of the number of low- and moderate-income households actively seeking housing, overpaying, or living in overcrowded conditions.

### 4.1 REGIONAL HOUSING NEED

California Government Code Section 65584 requires SCAG to identify existing housing needs and to project needs in each of the region's jurisdictions at five-year intervals. The 1999 RHNA identified needs as of January 1, 1998, and projects needs to July 1, 2005. The RHNA is designed to address population growth and change, employment patterns and commuting, and housing market problems. Cities were instructed to incorporate into their housing elements programs to meet these needs.

"Existing need" in the 1999 RHNA is defined by the existing number of households with one or more federally defined housing problems. These housing problems include: (1) overcrowding, (2) unaffordability, and (3) substandard housing. Estimates are based upon the latest decennial Census, adjusted for household growth through January 1998. "Future need" is the number of units that would have to be added to accommodate forecasted growth in number of households by July 2005, as well as the number of units that would have to be added to compensate for anticipated demolitions and changes to achieve an "ideal" vacancy rate of 2 percent for ownership units and 5 percent for rental units.

Future need (construction need) is divided into the same four income categories (very low, low, moderate, and above moderate), as defined by State and Federal law. Table 4-1 shows income categories for a family of four based on median income in San Bernardino County in October 1999, as defined by HCD using federal guidelines. SCAG allocations for Redlands in each category are shown for the 1989-1995, and 1998-2005 periods. Housing construction in Redlands fell short of the 1989 to 1995 allocation by 3,319 because of the sharp drop in construction activity resulting from an economic recession affecting the region through the mid-1990s. It should be noted that, had market conditions been favorable during this period, the City could have accommodated these additional dwelling units under its growth management system.

To meet the 1998 to 2005 allocation, Redlands would have to construct 257 units per year. Redlands has already approved or constructed 337 units since January 1998. However, some of these units may not be completed since they were approved in late 1999 (*Note: there was a three-year gap between the period covered by the 1988 SCAG RHNA (1987 - 1994) and the 2000 SCAG RHNA (1998 - 2005) due to a temporary suspension of the state mandate that councils of government prepare regional housing needs assessments*).



**Table 4-1**  
**Redlands Housing Need by Income Category SCAG Allocation,**  
**1989-1995 and 1998-2005**

| Category                           | Percent of County Median <sup>1</sup> | 1999 Household Income | Housing Need 1989-1995 | Housing Need 1998-2005                |
|------------------------------------|---------------------------------------|-----------------------|------------------------|---------------------------------------|
| Very Low-Income                    | Less than 50%                         | Less than \$23,600    | 593<br>(14.9%)         | 353<br>(18%)                          |
| Low-Income                         | 50-80%                                | \$23,600-\$37,760     | 882<br>(22.2%)         | 289<br>(15%)                          |
| Moderate-Income                    | 80-120%                               | \$37,760-\$56,640     | 726<br>(18.2%)         | 388<br>(20%)                          |
| Above Moderate-Income              | Over 120%                             | Over \$56,640         | 1,781<br>(44.7%)       | 901<br>(47%)                          |
| <b>Total Needed</b>                |                                       |                       | <b>3,981</b>           | <b>1,931</b>                          |
| <b>Total Additions Constructed</b> |                                       |                       | <b>662</b>             | <b>337</b><br><b>(As of Jan 2000)</b> |

<sup>1</sup>1999 County median for a family of four was \$47,200, as determined by HUD.

Sources: California Department of Housing and Community Development; SCAG 1999

## 4.2 SPECIAL HOUSING NEEDS

For some types of households, limited income is not the only obstacle to finding adequate housing. Finding units of adequate size, location, and design is especially difficult for large households, seasonal workers, senior citizens, disabled persons, and persons and families in need of emergency shelter. California Government Code Section 65583(a)(6) requires an analysis of the special housing needs of these groups. For people with special needs, a fundamental obstacle to determining unmet needs and providing assistance is establishing the number of special needs households. It should be noted that there is undoubtedly overlap among the numbers used in the discussion below. The 1990 Census and other data enumerating special needs households usually do not specify the number of migrant families that are large families or the number of elderly or handicapped persons that are homeless for example. Table 4-2 lists households with special needs as of 1990.



**Table 4-2**  
**Redlands Households with Special Needs (1970-1980-1990)**

| Household Type                                 | 1970          |              | 1980          |              | 1990          |              |
|------------------------------------------------|---------------|--------------|---------------|--------------|---------------|--------------|
|                                                | Number        | Percent      | Number        | Percent      | Number        | Percent      |
| Elderly                                        | N/A           | N/A          | 3,065         | 19.5         | 4,303         | 19.6         |
| Handicapped                                    | N/A           | N/A          | 1,429         | 9.1          | 2,237         | 11.8         |
| Large Families<br>(5 or More Members)          | 2,266         | 19.9         | 1,905         | 12.1         | 2,513         | 11.3         |
| Overcrowded<br>(1.01 or more persons per room) | 642           | 5.6          | 549           | 3.5          | 1,180         | 5.4          |
| Minority*                                      | 304           | 2.7          | 1,792         | 11.4         | 3,476         | 15.8         |
| Female Head                                    | 987           | 8.7          | 1,455         | 9.3          | 3,838         | 28.3         |
| <b>Total Households</b>                        | <b>11,404</b> | <b>100.0</b> | <b>15,718</b> | <b>100.0</b> | <b>17,547</b> | <b>100.0</b> |

\*Minority includes households which identified the head of household as some race other than "White." Hispanic households may be under represented since many reported their race as "White."  
 Sources: U.S. Census; California Department of Rehabilitation

#### 4.2.1 Housing Needs of Seniors

Senior citizens are identified as a population in need of special housing because of physical constraints that require special housing accommodations or modifications, and limited incomes that prevent many seniors from being able to afford the most suitable housing. Small units in proximity to services and transportation are desirable for many seniors. Other seniors who are able to live independently in their current homes could benefit from financial assistance that helps these seniors to properly maintain their homes or make minor modifications for increased mobility. (Information on the number of seniors with disabilities is provided in the special needs section on persons with disabilities.)

Seniors (65 and older) represented 11.7 percent of the population and 19.5 percent of heads of households in 1980. According to the 1990 Census, the elderly population was comprised of 7,214 people, which represented 11.9 percent of the population. Of these, 4,303 (19.6 percent) were listed as heads of households. A total of 375 (15.2 percent of all seniors ) had incomes below the poverty level.

Existing developments designed specifically for seniors include the 170-unit congregate care facility, Mission Commons, built in 1989. In addition, as discussed in Section 2.3, the City owns four homes downtown that are sub-divided to create 13 individual units targeted for low-income seniors. Other affordable housing projects within Redlands are: Citrus Arms with 61 units; Redlands Village Green, a 105-unit non-assisted senior housing facility; and Casa de la Vista, a 75-unit Section 202-income senior housing project completed in 1990. Two 51-unit low-income senior projects in Yucaipa were built by the San Bernardino County Housing Authority to aid seniors in the Redlands area. Finally, the City operates a Senior Repair Grant Program that uses CDBG funds to repair homes owned by very low-income seniors.

The following are senior housing projects that have recently been proposed, approved, or constructed that should provide additional affordable housing for seniors:



- A 53-patient senior citizen assisted-living facility was recently completed by Heritage partners.
- Redlands Senior Housing 2 (Fern Lodge) is developing a 62-unit senior citizen apartment complex. Currently under construction.
- Redlands Christian Home (Mountain View Acres) received approval for a senior care facility consisting of 340 assisted-living units and 30 cottages. The facility accommodates 400 residents and is currently under plan check.
- Regent Assisted Living, Inc. received approval to develop an 84,114 square foot senior care facility, which will house 140 residents. Approved, not constructed.
- Creekside Gardens, L.P. has approval for an 89,864 square foot Senior Assisted Living Alzheimer's Facility that accommodates 164 persons.
- American Baptist Homes of the West has approval to construct a 12-bed Alzheimer's facility.

To further assist in providing additional housing for senior citizens, the City enacted a Second Dwelling Unit ordinance in accordance with Government Code Section 65852.2. This code section allows special housing for senior citizens in any single family district subject to approval of a "use permit."

As indicated in the list above, several senior assisted housing projects will be constructed in the next few years, which will help to accommodate the need for senior housing. Because Redlands has an older, more affluent population, as discussed in Section 1, it seems likely that many seniors are well-off, and some of those having low incomes are "income poor" but "housing rich." Nevertheless, there are a number of senior homeowners (the exact number cannot be determined from available data) who live in older homes in need of repair or accessibility modifications, but who do not have the income or assets necessary to make those needed repairs or modifications. The City provides low interest loans and grants to address this need based on the policy that seniors who are able to live independently in their own homes should be assisted in doing so.

#### **4.2.2 Large Families**

Large family households are characterized as a special needs group because they require a greater number of rooms per dwelling unit to avoid overcrowding. In addition, many large families are low-income and cannot afford dwelling units with three or more bedrooms without paying more than 30 percent of their income for housing expenses.

According to the 1990 census, an estimated 11.3 percent of Redlands households had five or more persons, down from the 1980 Census figure of 12.1 percent. While there are few apartments existing or being built with three or more bedrooms, single-family homes made up 18.5 percent of the rental units in 1990, and these would likely have three or more bedrooms. The San Bernardino County Housing Authority reports four-bedroom and larger apartments are difficult to find for its clients. The Authority owns 12 five-bedroom units in the Redlands area in which no vacancies have occurred in at least the last two years. A steady increase in household size between 1990 and 1999 may be correlated with an increase in large families and low-income large families in need of subsidized housing.

In Redlands many large families are renters, primarily because they are lower-income and cannot afford to purchase a home. As a group, large families have a higher incidence of overcrowding because it is more difficult to secure rental housing of adequate size to meet a large family's needs. According to the 1990 Census, 1,565 homeowners (7 percent) consisted of large families, whereas 948 renters (4 percent) were large families.



Section 2 provides apartment rental rates for three bedroom units between \$620 and \$925 per month. Three-bedroom houses rent for between \$800 to \$1,200 per month.

#### **4.2.3 Female-Headed Households**

The 1990 Census shows 3,383 female-headed households, 28.3 percent of the total, with no husband present. The Housing Authority reports that 85 of the 101 Section 8 households in Redlands are headed by women.

A large share of female-headed households with children are economically disadvantaged. Chapter 2 identifies a significant number of female-headed households (primarily single mothers) who are below the poverty level. There were nearly as many impoverished female-headed households as married couple families below the poverty level, even though the number of married couples is much greater. Although the ratio is significant, the percentage of households below poverty level is fairly low and does not identify a severe need for this type of housing. However, female-headed households do have a need for low cost housing, suitable for children - outdoor play-space or proximity to parks would be preferable - located near schools and childcare. Innovative shared living arrangements that might include congregate cooking and childcare facilities would also be suitable. Although no such facilities are currently being planned, the City has agreed to contribute \$5,000 for CDBG funding to Bethlehem House in Highland, to pay for part-time staff. Bethlehem House is a shared living project for single mothers which serves families in Redlands as well as those in other East Valley communities.

#### **4.2.4 Seasonal Farmworkers**

The 1985 Housing Element reported that the RHNA estimated 135 low-income farmworker households in the City, some of which may be migrant workers. However, agricultural sources believe that citrus industry labor is usually farmworkers who are year-round residents of the remaining small farms in the area. The 1998 RHNA did not estimate the number of farmworker households.

The State Office of Migrant Services, which works in cooperation with local governments to provide decent and affordable housing in 25 centers around the state, has developed no migrant housing south of Arvin in Kern County. They build migrant housing only where the local jurisdiction makes a commitment of donating land to the local housing authority. An official at the San Bernardino Housing Authority reports no knowledge of migrant workers in the County nor of any programs set up to serve them.

#### **4.2.5 Individuals with Disabilities**

The Director of Client Services of Rolling Start, a local handicapped services organization, says it is difficult to accurately estimate the number of mentally or physically disabled persons in Redlands. Table 4-3 shows 1,575 persons aged 16 to 64 with work disabilities according to the 1990 Census. A survey conducted by the State Department of Rehabilitation in 1978 and updated to 1981 showed 60,190 persons in San Bernardino County, 6.5 percent of the population, aged 16 to 64 with work or housework disabilities. The Department of Rehabilitation does not keep an ongoing count of its clients by where they live.

Although not all persons with work disabilities require special housing, those with severe mobility constraints need specially designed housing located near transportation, shopping, and services. Because many of the physically handicapped are elderly, projects designed for seniors may also include some specially adapted units for disabled. Some handicapped people, those who require a degree of supervision, are best served by group homes. Converted single-family houses are often used for this purpose.



A project which would serve Riverside and San Bernardino counties. RSB/Harbinger, has converted a small apartment complex into a congregate care facility for mentally handicapped persons and is pursuing approvals for additional units. Funds from San Bernardino County, City of Redlands CDBG Program, and Redlands Redevelopment Agency have assisted this project.

**Table 4-3**  
**Work Disability, Mobility, and Self Care Limitation Status**

| Limitation                                        | Male  | Female | Total  |
|---------------------------------------------------|-------|--------|--------|
| <b>16 to 64 years</b>                             |       |        |        |
| Mobility/Self-care Limitation and Work Disability | 367   | 337    | 253    |
| Work Disability Only                              | 1,052 | 829    | 884    |
| Mobility/Self-care Limitation Only                | 209   | 427    | 438    |
| No Disability or Limitations                      | 1,600 | 17,991 | 29,860 |
| <b>65 years and over</b>                          |       |        |        |
| Mobility/Self-care Limitation and Work Disability | 244   | 674    | 918    |
| Work Disability Only                              | 496   | 590    | 1,086  |
| Mobility/Self-care Limitation Only                | 3,159 | 189    | 3,348  |
| No Disability or Limitations                      | 1,653 | 2,205  | 3,678  |

Source: 1990 U.S. Census data for the City of Redlands.

#### 4.2.6 Homeless Families and Individuals

State law requires the Housing Element to analyze special housing needs, including emergency shelter, to develop a program which makes adequate provision for the housing needs of all economic segments of the community, and to identify adequate sites for emergency shelters and transitional housing.

SCAG defines the homeless as those "sleeping out" in makeshift shelters, in cars and under freeway overpasses, and those who are "at risk" of homelessness in that they are sharing housing on a temporary basis, are living in single-room occupancy hotels, or their Calworks or other general relief stipend has been canceled twice within one year because they had no forwarding address.

Estimates of the number of homeless in Redlands vary. The Redlands Police Department indicates there are 15 to 30 persons on the streets (May 1995). The Family Service Association of Redlands, which deals with the homeless on a daily basis, estimates there are approximately 442 homeless that participated in their Home Again Project in 1998. The number of participants has steadily grown throughout the 1990s. The Redlands Salvation Army, who assists about 600 to 700 persons every month, estimates that 15 percent have no permanent address. Based on these sources of information, estimates range from 45 to 450. For obvious reasons it is difficult to identify a definitive number for this segment of the population.

There are several non-profit organizations in Redlands that attempt to address/assist the homeless on a daily basis. The majority of these organizations tend to focus on the homeless family. These entities include the



Salvation Army, Family Service Association, Project Home Again, Option House, Inland Temporary Home, Delaware Home (Frazee Redlands Senior Shelter), and the East Valley Information and Referral Service.

The Salvation Army provides the homeless (individuals and families) with daily meals, day care, and some monetary assistance. In addition, they assist families with counseling, motel vouchers, money for gasoline, prescriptions, utility bills, and toiletries. Project Home Again, which has been functional since 1991, also extends their services to include rehabilitation and relocation programs. These entities receive their funding from a variety of agencies and fund-raising activities, including the City's Redevelopment Agency and CDBG. Currently Project Home Again has 133 homeless families on their voucher program. Family Service Association assists an average of two families per day.

The Inland Temporary Home and the Delaware House (Frazee Redlands Senior Shelter) are the only two organizations that offer temporary on-site shelter bed arrangements to the homeless (no voucher programs). The Delaware Home has 15 on-site beds and only extends them to persons 55 years of age or older. Currently the combined bed count between both these entities is 35; however, both organizations are making an earnest effort to acquire additional dwelling units so they can increase their on-site shelter bed program. This project receives assistance from CDBG funding. The East Valley Information and Referral agency assists in providing instant housing information for all types of homeless individuals or families. They maintain close contact with all agencies within the easterly portion of the valley and assist in shelter placements or referrals. This agency receives funding assistance from United Way and the City's CDBG Program.

The housing and social service needs of homeless persons are as varied as their reasons for being homeless. These can range from unemployment, eviction, physical or mental illness, to substance abuse. Many homeless persons need counseling, employment assistance, and shelter. Some need only temporary, transitional shelter. Others may need only short-term financial assistance such as a loan for the first month's rent and security deposit.

The City of Redlands currently has no public programs for dealing with the homeless. The City, however, is able to have some impact upon availability of housing via its General Plan and related policies. As the problems of homelessness continues to grow, City policy makers may need to consider potential public programs to assist with the homeless. Unfortunately, public resources are very limited at this time, making it difficult for policy makers to accept additional responsibilities when most programs are being reduced or cut. Emphasis is currently aimed at assisting those agencies already in the community through financial assistance from CDBG and Redevelopment Agency funds.

#### **4.3 IMMEDIATE NEED**

Indicators of immediate need are the number of households overpaying for housing, the number of households in overcrowded conditions, vacancy rates, and the number of people who are currently homeless.

Overcrowding typically results when either: 1) the costs of available housing with a sufficient number of bedrooms for larger families exceeds the ability to afford such housing, or 2) unrelated individuals (such as students or low-wage single adult workers) share dwelling units due to high housing costs. This can lead to overcrowded situations if the housing unit is not large enough to accommodate all of the people efficiently. In general, overcrowding is a measure of the ability of existing housing to adequately accommodate residents and can result in deterioration of the quality of life within a community.



The 1990 Census defines overcrowding as 1.01 or more persons per room, and extreme overcrowding as more than 1.5 persons per room. Since data in relation to overcrowding have not been broken down into housing type by number of rooms, type of household, or by household income, overcrowding must be evaluated in terms of other factors such as cultural expectations, size of rooms, availability and type of common areas or open space, and the age and relationship of persons in the unit. According to the 1990 Census, most housing units in the City had between four to six rooms with approximately 2.7 persons per occupied housing unit.

Tables 4-4 and 4-5 summarize the overcrowding status in the City. Five percent of the City's occupied housing units were overcrowded, compared to 11 percent of the County's occupied housing units. In 1990, there were 790 (9 percent) renter-occupied and 390 (3 percent) owner-occupied units defined as overcrowded in the City. In contrast, 1990 Census figures for the County were 16 percent for renter-occupied and 6 percent for owner-occupied units. Compared to the County, there is a low rate of overcrowding in the City.

**Table 4-4**  
**Persons per Room in All Occupied Housing Units**

| Persons      | City   | Percent | County  | Percent |
|--------------|--------|---------|---------|---------|
| 0.5 or less  | 14,430 | 66%     | 251,009 | 54%     |
| 0.51 to 1.00 | 6,375  | 29%     | 166,239 | 36%     |
| 1.01 to 1.50 | 728    | 3%      | 25,884  | 6%      |
| 1.51 to 2.00 | 285    | 1%      | 13,095  | 3%      |
| 2.01 or more | 167    | 1%      | 8,510   | 2%      |

Source: 1990 U.S. Census

**Table 4-5**  
**Overcrowded Housing**

| Number of Persons per Room   | Rental Units  | Percent of Total Occupied Rental Units | Owner Units   | Percent of Total Occupied Owner Units |
|------------------------------|---------------|----------------------------------------|---------------|---------------------------------------|
| <b>Redlands</b>              |               |                                        |               |                                       |
| 1.01 to 1.5                  | 475           | 5%                                     | 253           | 2%                                    |
| 1.51 or more                 | 315           | 4%                                     | 137           | 1%                                    |
| <b>Total</b>                 | <b>790</b>    | <b>9%</b>                              | <b>390</b>    | <b>3%</b>                             |
| <b>San Bernardino County</b> |               |                                        |               |                                       |
| 1.01 to 1.5                  | 14,476        | 8%                                     | 11,408        | 4%                                    |
| 1.51 or more                 | 14,361        | 8%                                     | 7,244         | 2%                                    |
| <b>Total</b>                 | <b>28,837</b> | <b>17%</b>                             | <b>18,652</b> | <b>6%</b>                             |

Source: 1990 U.S. Census

Table 4-6 reports 1,180 overcrowded households in Redlands as of 1990 -- 5.4 percent of the total. Of these households, only 452 were severely overcrowded, with more than 1.51 people per room, while the remaining



overcrowded units were only moderately so. SCAG did not consider overcrowded households in its 1998 need calculations.

**Table 4-6**  
**Redlands Moderate and Severe Overcrowding**  
**1990**

|                       | Number of Households | Percent of Total |
|-----------------------|----------------------|------------------|
| Moderate <sup>1</sup> | 728                  | 3.3              |
| Severe <sup>2</sup>   | 452                  | 2.1              |
| Subtotal              | 1,180                | 5.4              |
| <b>Total</b>          | <b>21,985</b>        |                  |

<sup>1</sup>Moderate overcrowding exists when the number of persons per room is between 1.01 and 1.50.

<sup>2</sup>Severe overcrowding exists when the number of person per room is over 1.51.

Source: U.S. Census, 1990

Table 4-7 displays households paying more than 30 percent of annual income in 1989, as reported by the 1990 Census, and shows that 33 percent of all households were paying more than 30 percent of their income. Those owning their own homes were considerably better off, as only 25 percent of them were overpaying compared to 45 percent of renters.

The 1998 RHNA, which only considers households making 80 percent or less of the County median income and paying more than 30 percent to be in need, indicates that 23 percent (4,548 households) of all households were overpaying. Of the overpaying households, 27 percent were owners and 73 percent were renters, compared to a 44.7 and 55.3 percent split in 1979. Apparently, renters have increased while the percentage of homeowners has decreased. This is likely explained by the fact that many homeowners in Redlands have been there for some time and have either small housing payments or none.

#### 4.4 ANALYSIS OF ASSISTED HOUSING DEVELOPMENTS

Section 65583(a)(8) requires an analysis of existing housing developments that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.



**Table 4-7**  
**Redlands Housing Payments Compared to Ability to Pay - 1989**

|                                                     | Household Income               |                               |                               |                                      | Households* | Percent of Households |
|-----------------------------------------------------|--------------------------------|-------------------------------|-------------------------------|--------------------------------------|-------------|-----------------------|
|                                                     | Very low<br>less than \$16,722 | Low<br>\$16,723 -<br>\$26,754 | Moderate<br>\$26,755-\$40,132 | Above Moderate<br>More than \$40,133 |             |                       |
| Percentage of Income Paid for Renter-Occupied Units |                                |                               |                               |                                      |             |                       |
| Less than 20%                                       | 44                             | 303                           | 776                           | 1,333                                | 2,459       | 29                    |
| 20% to 24 %                                         | 82                             | 572                           | 501                           | 285                                  | 1,440       | 17                    |
| 25% to 29%                                          | 129                            | 556                           | 283                           | 75                                   | 1,043       | 12                    |
| 30% to 34%                                          | 266                            | 449                           | 171                           | 53                                   | 939         | 11                    |
| 35% and more                                        | 2,086                          | 510                           | 107                           | 5                                    | 2,708       | 32                    |
| Total Renter-Occupied Units                         | 2,610                          | 2,560                         | 1,838                         | 1,751                                | 8,590       | 100                   |
| Percentage of Income Paid for Owner-Occupied Units  |                                |                               |                               |                                      |             |                       |
| Less than 20%                                       | 468                            | 765                           | 911                           | 3,328                                | 5,472       | 48                    |
| 20% to 24 %                                         | 143                            | 174                           | 309                           | 1,090                                | 1,716       | 15                    |
| 25% to 29%                                          | 53                             | 155                           | 326                           | 879                                  | 1,412       | 12                    |
| 30% to 34%                                          | 98                             | 145                           | 291                           | 466                                  | 1,000       | 9                     |
| 35% and more                                        | 487                            | 507                           | 484                           | 399                                  | 1,877       | 16                    |
| Total Owner-occupied Units                          | 1,249                          | 1,746                         | 2,321                         | 6,162                                | 11,477      | 100                   |
| Total Occupied Units                                |                                |                               |                               |                                      |             |                       |
| Less than 20%                                       | 512                            | 1,068                         | 1,687                         | 4,661                                | 7,931       | 40                    |
| 20% to 24 %                                         | 225                            | 746                           | 810                           | 1,375                                | 3,156       | 16                    |
| 25% to 29%                                          | 182                            | 711                           | 609                           | 954                                  | 2,455       | 12                    |
| 30% to 34%                                          | 364                            | 594                           | 462                           | 519                                  | 1,939       | 10                    |
| 35% and more                                        | 2,573                          | 1,017                         | 1,053                         | 404                                  | 4,585       | 23                    |
| Total Occupied Units                                | 3,859                          | 4,306                         | 4,159                         | 7,913                                | 20,067      | 100                   |

\* Households reporting income and housing costs only.  
Source: 1990 U.S. Census



#### 4.4.1 Housing Developments Eligible to Change

Table 4-8 is a list of each housing development in Redlands, listed by project name and address. The table indicates the type of governmental assistance received, the earliest possible date of change from low-income use, and the total number of elderly and non-elderly designated units that could be lost from the locality's low-income housing stock in each year from 1999 to 2010. None of these projects are seniors only.

**Table 4-8**  
**Housing Developments Eligible to Change**

| Name                     | Address                                   | Type                                   | Number of Units |   |       | Date to Change  |
|--------------------------|-------------------------------------------|----------------------------------------|-----------------|---|-------|-----------------|
|                          |                                           |                                        | VL              | L | Total |                 |
| Redlands Park Apartments | 1498 Brookside Ave.<br>Redlands, CA 92373 | HUD Financed<br>Section 8<br>221(d)(4) | 158             |   | 158   | Expired<br>1998 |
| Casa De La Vista         | 440 Redlands Blvd.<br>Redlands, CA 92373  | HUD Financed<br>Section 8<br>202/8     | 74              |   | 74    | 2010            |
| Citrus Arms Apartments   | 151 Judson Street<br>Redlands, CA 92374   | HUD Financed<br>Section 8<br>221(d)(4) | 60              |   | 61    | 2000            |

#### 4.4.2 Assisted Rental Housing Eligible to Convert to Market Rentals

In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Subsequent amendments have clarified the scope of the analysis to also include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert within ten years. As part of the analysis, an estimation of the cost of preserving versus replacing the units is to be included, as well as programs designed to preserve the affordable units.

Assisted housing projects in the City can alleviate the financial hardships low-income households may face. Assisted housing projects are those that offer financial aid or provide extra services for people in need of financial or basic living assistance. There are a variety of programs, each focusing on a specific need or having a specific goal to eliminate unmet housing needs in the community. Contacts with the California Housing Finance Agency, the California Housing Partnership Corporation, the Department of Housing and Community Development, and City staff revealed three subsidized rental housing projects containing 293 rental units that are at risk of conversion to market rate housing between 2000 and 2010. One of the projects is already eligible to convert -- its subsidy expired on September 30, 1998.



With regard to Section 8 projects, the property owner can opt to terminate the Section 8 contract (opt-out), or renew the contract for another five years. The primary incentive for Section 8 property owners to opt-out is the higher rent that would be paid for these units at market value.

In order for the property owner to successfully opt-out of the Section 8 contract, the owner must satisfy certain procedural requirements. A Notice of Intent (NOI) must be filed with HUD one year before the termination date that indicates the owner's intent to convert the units to market rate. Failure to file an NOI within the specified timeframe, or follow the other procedures to opt-out of the Section 8 contract, results in an automatic contract roll-over for five years.

Upon filing of an NOI, HUD may offer several incentives to property owners to remain in their contracts, including re-financing the property mortgage and establishing higher rents charged for the projects.

Pursuant to Section 65863.10 of the Government Code, the property owner of a Section 8 contract must also provide six months advanced notification to each tenant household if the property owner intends to terminate the Section 8 contract. The notice must indicate the anticipated date of conversion and the anticipated rent increase. The property owner is also required to serve notice to the City.

Fair market rents for the San Bernardino County area in fiscal year 2000 are provided in Table 4-9 below. For the 40<sup>th</sup> percentile fair market rents for manufactured home spaces in the Section 8 Choice Housing Program, space rents in San Bernardino County are listed at \$304 for fiscal year 2000 (Federal Register, October 1999).

**Table 4-9**  
**Fair Market Rents for Existing Housing in San Bernardino County**

| Studio | One Bedroom | Two Bedroom | Three Bedroom | Four Bedroom |
|--------|-------------|-------------|---------------|--------------|
| \$448  | \$499       | \$609       | \$845         | \$999        |

Source: Federal Register, HUD, October 1, 1999

The cost of conserving the assisted and inclusionary units is estimated to be significantly less than that required to replace the units through new construction. Detailed information is not available to calculate the difference in cost between preserving and constructing units affordable to low-income households. The difference between very low income and market rate rents requires the most subsidy. Preserving low- and moderate-income units does not require as much subsidy. Since land prices and land availability are generally the limiting factors to development of low-income housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction.

There are three methods of assisting low-income tenants living in at-risk units: 1) provide monthly rental subsidies in the private market, 2) acquire and preserve the presently subsidized units, and 3) construct comparable replacement units.

The estimated cost of providing monthly subsidies to 293 low-income tenants could range from \$500,000 to \$1.2 million annually, based on the range of rents in the local housing market and assuming that those



being assisted will, on the average, have incomes between 30 percent and 50 percent of the San Bernardino County median income for a household of four persons. The average annual subsidy is estimated to be \$900,000, the present value of which over 30 years is about \$15.8 million (assuming a long-term annual inflation rate of 4 percent).

An analysis of rental apartment properties recently for sale found no recent comparable sales in the City. An analysis of apartment sales in nearby communities (Loma Linda, Riverside, Yucaipa, Grand Terrace) found per unit sale prices of \$26,000 to \$65,000 and per square foot cost from \$21 to \$70, depending on the location, unit sizes, number of bedrooms, age, and amenities (Source: LoopNet Inc. web site). Because multi-family properties in Redlands are generally higher value than in San Bernardino or Riverside, the per square foot cost would likely be closer to \$45 to \$55, and the average per unit cost from \$45,000 to \$60,000. The cost of the 293 at-risk units through acquisition of units is estimated to cost between \$13.2 million and \$17.5 million.

The cost of constructing new rental units is estimated to range from \$55,000 to \$75,000 per dwelling unit depending on the size, density, and amenities. The cost of constructing 293 new rental units similar to the assisted units would probably range from \$55,000 to \$65,000 per dwelling unit, or \$16.1 million to \$22 million.

Of the three options for addressing the potential loss of subsidized rental units, the payment of monthly rental subsidies to very low-income households over a 30-year period would cost about the same in present dollars as the cost of acquiring 293 comparable rental units in the local housing market (depending on assumptions). Although this option would guarantee that the same number of very low-income renters are assisted as the number of subsidized rental units that could be lost, the payment of subsidies does not preserve the affordability of rental units or replace affordable rental units lost.

The most costly alternative would be the construction of new replacement units. This alternative could cost as much as 25 percent to 65 percent more than the other alternatives, depending on the assumptions.

#### **4.4.3 Entities Interested in the Right of First Refusal**

Should the City determine that the acquisition of existing at-risk rental housing projects is the most prudent course, there are a number of non-profit housing agencies that have expressed an interest in acquiring and preserving affordable rental housing developments in the City. This interest is often referred to as "right of first refusal" because owners of assisted rental housing are required to notify such agencies if the property will be sold and offer them the opportunity to make an offer. Table 4-10 lists these agencies.



**Table 4-10**  
**Non-Profit Agencies Interested in the Right of First Refusal**

|                                               |                                      |                               |                    |
|-----------------------------------------------|--------------------------------------|-------------------------------|--------------------|
| BUILD Leadership Development Inc.             | 1280 Bison,<br>STE B9-200            | Newport Beach, CA<br>92660    | (949)<br>720-7044  |
| Century Housing Corporation                   | 300 Corporate Pointe,<br>STE 500     | Culver City, CA 90230         | (310)<br>642-2007  |
| Coachella Valley Housing Coalition            | 45-701 Monroe St.<br>STE G., Plaza I | Indio, CA 92201               | (760)<br>347-3157  |
| Community Partnership Dev. Corp.              | 7225 Cartwright Ave.                 | Sun Valley, CA 91352          | (818)<br>503-1548  |
| Foundation for Quality Housing Opportunities  | 4640 Lankershim Blvd.,<br>#204       | North Hollywood, CA<br>91602  | (818)<br>763-0810  |
| Housing Authority of the City of Los Angeles  | P.O. Box 17157,<br>Foy Station       | Los Angeles, CA 90017         | (213)<br>252-2701  |
| Housing Corporation of America                | 31423 Coast Highway,<br>STE 7100     | Laguna Beach, CA<br>92677     | (323)<br>726-9672  |
| Jamboree Housing Corporation                  | 2081 Business Center Dr.<br>#216     | Irvine, CA 92612              | (949) 263-<br>8676 |
| Long Beach Affordable Housing Coalition, Inc. | 110 West Ocean Blvd.,<br># 350       | Long Beach, CA 90802          | (562)<br>983-8880  |
| Los Angeles Housing Partnership, Inc.         | 515 S Figueroa St.,<br>STE #940      | Los Angeles CA 90071          | (213)<br>629-9172  |
| Neighborhood Hsg Svcs - Inland Empire, Inc.   | 1390 North D St                      | San Bernardino, CA<br>92405   | (909)<br>884-6891  |
| San Diego County SER-Jobs for Progress, Inc.  | 3355 Mission Ave.,<br>STE 123        | Oceanside, CA 92054           | (760)<br>754-6500  |
| Shelter for the Homeless                      | 15161 Jackson St.                    | Midway City, CA 92655         | (714)<br>897-3221  |
| So. California Housing Development Corp.      | 8265 Aspen St.,<br>STE 100           | Rancho Cucamonga, CA<br>91730 | (909)<br>483-2444  |
| Southern California Presbyterian Homes        | 1111 North Brand Blvd.<br>STE 300    | Glendale, CA 91202            | (818)<br>247-0420  |

Source: California Department of Housing and Community Development

#### 4.4.4 Public and Private Non-profit Corporations

The City of Redlands currently works with the County of San Bernardino, Department of Housing and Community Development, to assist in housing programs and funds for providing and maintaining low-income housing. The City has worked closely with two private non-profit corporations over the past several years--Baptist Homes of America and Corporate Fund for Housing. This association is expected to continue.

#### 4.5 FUNDING SOURCES FOR MAINTENANCE OF LOW-INCOME HOUSING

Section 6 identifies the housing programs available to the City for developing and maintaining low-income housing. Specific programs which the City can specifically identify for preserving these low-income units include the use of CDBG funds and set-aside funds from the Redlands Redevelopment Agency.



#### **4.6 OPPORTUNITIES FOR ENERGY CONSERVATION**

There are many opportunities for conserving energy in new and existing homes. Construction of energy efficient buildings does not lower the price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of fuel and energy is decreased. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs. Examples of energy conservation opportunities include weatherization programs and home energy audits; installation of insulation; installation or retrofitting of more efficient appliances, and mechanical or solar energy systems, and building design and orientation that incorporates energy conservation considerations.

Many modern design methods used to reduce residential energy consumption are based on proven techniques that have been known to humans since the earliest of days of collective settlement. These methods can be categorized in three ways:

1. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:

- location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
- use of "thermal mass," earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
- "burying" part of the home in a hillside or berm to reduce solar exposure or to insulate the home against extremes of temperature;
- use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
- location of openings and the use of ventilating devices that take advantage of natural air flow; and
- use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.

2. Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:

- 1.07 north-south orientation of the long axis of a dwelling;
- 1.08 minimizing the southern and western exposure of exterior surfaces; and
- 1.09 location of dwellings to take advantage of natural air circulation and evening breezes.

3. Use of landscaping features to moderate interior temperatures. Such techniques include:

- 1.10 use of deciduous shade trees and other plants to protect the home;
- 1.11 use of natural or artificial flowing water; and
- 1.12 use of trees and hedges as windbreaks.

In addition to natural techniques that have been used for millennia, a number of modern methods of energy conservation have been developed or advanced during the present century. These include:

- 1.13 use of solar energy to heat water;
- 1.14 use of solar panels and other devices to generate electricity;
- 1.15 window glazing to repel summer heat and trap winter warmth;
- 1.16 weather-stripping and other insulation to reduce heat gain and loss; and
- 1.17 use of energy efficient home appliances.



### **State Building Code Standards**

The California Energy Commission was created in 1974 by the Warren-Alquist State Energy Resources Conservation and Development Act (Public Resources Code 25000 et seq.). Among the requirements of the new law was a directive for the Commission to adopt energy conservation standards for new construction. The first residential energy conservation standards were developed in the late 1970s (Title 24, Part 6 of the California Code of Regulations) and have been periodically revised and refined since that time.

Residential site design and construction techniques that can reduce the amount of energy used for space cooling would significantly reduce overall energy demand. As discussed above, a number of traditional and modern techniques can decrease energy used for space cooling, including:

- 1.18 the orientation of buildings and windows with respect to the path of the sun;
- 1.19 landscaping to shade and insulate buildings;
- 1.20 insulation in walls and ceilings;
- 1.21 thermal mass to absorb solar energy during the day and release it at night; and
- 1.22 window treatments to reduce solar gain during the day.

The City's abundant sunshine provides an opportunity to use solar energy techniques to generate electricity, heat water, and provide space heating during colder months, as well. Natural space heating can be substantially increased through the proper location of windows and thermal mass.

There are policies directing energy conservation through design and techniques as discussed above in the Housing Element. Compliance with City and state policies on energy conservation can reduce household energy consumption.



## 5.0 ABILITY TO MEET HOUSING NEEDS

Section 65583(a) of the California Government Code requires an analysis of potential and actual governmental and non-governmental "constraints upon the maintenance, improvement, or development of housing for all income levels." This section describes those constraints; Section 6 includes policies relevant to the reduction or elimination of the constraints identified.

### 5.1 GOVERNMENTAL CONSTRAINTS ON THE PRODUCTION OF HOUSING

#### 5.1.1 Land Use and Growth Controls

The Redlands General Plan and Zoning Ordinance establish locations where housing can be built, and identify housing density, lot size, setbacks, and required site improvements. Land-use controls can be viewed as a restraint in that they determine the amount of land to be developed for housing and establish a limit on the number of units that can be built on a given site.

In Redlands, the most significant possible constraint to unrestricted (market-determined) residential development *are voter initiatives adopted in past years. The first voter initiative was Proposition R. As later amended by Measure N (a zoning ordinance) residential dwelling units constructed within the City are limited to 400 units a year, and limits the extension of utilities to 150 units per year outside the existing City limits.* Of the 400 units within the City, 50 are, by resolution, reserved for single family homes, duplexes, triplexes and four-plexes on existing lots, while the remainder are to be allocated on a point system adopted as Ordinance No. 2036, which emphasizes design amenities. Measure U, adopted by the voters in 1997, was a General Plan Amendment which reinforced and modified certain provisions of Measure N, adopted Principles of Managed Growth, and reduced the development density of San Timoteo and Live Oak Canyons by creating a new land use category named Resource Preservation. These growth management measures were adopted in response to rapid residential development during the 1980s, in which 30 percent of the current housing stock was constructed in a single decade. This pace of development was an aberration in the City's development history and would not likely be repeated even without growth management. Under the present growth management system, the City's housing supply could expand by 11 percent over seven years, about half the pace of development during the 1980s, but yet five times the pace of development that occurred during the 1990s.

Under the requirements of Proposition R, as amended by Measures N and U, the City estimates that, *based on the above stated formula, 4130 housing units could be accommodated in the City and its sphere of influence between 1998 and 2005, which is significantly greater than the SCAG RHNA allocation and projected market demand for housing.* The Southern California Association of Governments' (SCAG) 1998 to 2005 housing needs allocation for Redlands is 1,931 units. To accommodate this number of units, the City would need to develop 276 units each year. *Annual housing unit additions averaged only 35 between 1995 and 1997 with 26 units built in 1995, 44 units built in 1996, and 34 units built in 1997. From 1998 through 2000, permits have been issued for 500 units, of which 62 were for apartments, as the housing economy has picked up. In 2001, the City issued a total of 302 of permits for new residential dwelling units. Of these, eighty-four or 28% were for an apartment project. In addition, the Redlands' City Council has taken steps to meet the City's allocation, while complying with Proposition R, as amended by Measure N and Measure U, by determining that congregate care and single room occupancy (SRO) units will not count against the Proposition's limitations. The possible implications of the Proposition upon Redlands' ability to meet its housing needs allocation are shown in Table 5-1.*



*A constraint that has been identified as a result of Proposition R and, as later amended, Measure N, has been the stipulation that the allocation of dwelling units (400 per year in the City and 150 per year in the sphere of influence) cannot be carried over from one calendar year to the next. Therefore, each January the allocation of building permits begins again with a new set of four hundred dwelling units for which building permits can be issued during that year. While it is not expected to be a constraint, given the fact that the current SCAG housing allocation requires 276 dwelling units could be built per year over the life of the current Housing Element, a concern has been identified that the inability to carry over the unused portion of the annual allocation could potentially limit the ability of the City to meet its goals. Therefore, a program has been added to the Element which would direct the City to evaluate initiating a ballot measure to allow carryover of unused dwelling units.*

One provision of Measure U was to amend the Redlands General Plan Policy 4.4 q to read: "Plan for a housing mix at buildout consisting of 75 percent single family dwelling units and 25 percent multifamily dwelling units." As of October, 2000 based on Department of Finance estimates supplemented by the City of Redlands building permit data, Redlands had a total of 24,798 dwelling units in its housing stock. Of these, 17,668 (71.2%) were single family dwellings (single family detached, single family attached and mobile homes) and 7,130 (28.8%) were multifamily dwelling units. The City Council has adopted a clarification of this policy that further adjusts these numbers by determining that condominiums will be considered single family dwellings for purposes of this calculation.

*The City Council, in its effort to address a long term implementation program to deal with the 75/25 policy, formed a committee made up of two City Council members and two Planning Commissioners. A detailed report was prepared which addressed an analysis of existing conditions and the impacts of Council policies and interpretations on the estimated numbers of existing and build out units in both the single-family and multi-family categories. As a result of that analysis, it was estimated that at build out with a detailed vacant land inventory, there would be an additional 6,322 new single-family units and 1,794 new multi-family units in the City.*

*Existing units were also adjusted to consider the Council policies and definitions and to consider units in our sphere of influence that will be annexed to the City in the future. These adjustments resulted in a total of 14,233 existing single-family units and 7,416 multi-family units. The combination of existing and future build out units resulted in 25,555 single-family units (73.5%) and 9,210 multi-family units (26.5%).*

*In evaluating implementation alternatives to achieve a strict 75%/25% single-family to multi-family ratio, a number of alternative scenarios were discussed by the committee. These included changing the density of various vacant land sites to a lower density, and changing the maximum density of Land Use Designations. There was a detailed analysis of actions that could be adopted by parcel through which a projected 75%/25% single-family/multi-family housing balance could be accomplished.*

*After considerable discussion, the committee elected to recommend that no land use changes be initiated. This was based on the conclusion that the current projected numbers are generally close to meeting the criteria, and future projections are only estimates at best. As an alternative, the committee recommended that the City monitor single-family and multi-family development on an annual basis and evaluate if any course corrections are needed in the future.*

*This action was based on the conclusion that there are too many variables in making future growth decisions, and it was appropriate to allow development to occur under the current general plan land use*



element, rather than make unnecessary, precipitous changes that may prove inappropriate on a parcel by parcel basis.

**Table 5-1  
Redlands' Ability to Meet SCAG Housing Needs - Number of Dwelling Units Allowed  
2000-2005**

|                                               | Units/Year | Total 1998-2005 |
|-----------------------------------------------|------------|-----------------|
| <b>SCAG 1998-2005 RHNA</b>                    | <b>257</b> | <b>1,931</b>    |
| <b>Redlands Units Allowed Under Measure N</b> |            |                 |
| Incorporated Area                             | 400        | 2,800           |
| Unincorporated (to be annexed)                | 150        | 1,050           |
| Congregate Care Units (assumed)               | 35         | 245             |
| Single Room Occupancy Units (assumed)         | 5          | 35              |
| <b>Total</b>                                  | <b>590</b> | <b>4,130</b>    |

Sources: Southern California Association of Governments (SCAG), 1999 *Regional Housing Needs Assessment*; City of Redlands; Parsons

### 5.1.2 Development Fees

Since the passage of Proposition 13 in 1978, which both reduced tax revenues and limited alternative financing mechanisms, cities have increasingly passed on the cost of capital improvements directly to new development in the form of fees. In 1995 the City undertook a comprehensive fee study.

General obligation bonds requiring two-thirds voter approval, although reauthorized in June 1986, are not widely regarded as an alternative to fees. The cost effects of fees are subject to debate. Tax incidence theory suggests that a rise in the cost of new housing construction associated with a rise in fees or taxes should cause, to some extent, lower raw land values. This comes about because home builders cannot sell homes if the costs of ownership are appreciably higher than for comparable new or existing homes elsewhere in the market area, and so must reduce their costs somehow. In theory, builders will either pay less for land, lower the housing quality, or take lower profits. However, in a housing market area where all jurisdictions charge



similar fees, higher costs tend to be passed on to the consumer. In addition, fees affect the price of existing housing, assuming it can be substituted for new housing.

In 1997 development fees were increased, in many instances doubled. For example, water and sewer capital improvement fees were increased from \$1,800 per unit to \$3,600 per unit. Because current fees are assessed per unit and low- and moderate-income units are not exempt, the fees constitute a significant share of the cost of producing housing at market minimum prices. This effect is amplified by Redlands' allocation system, which awards up to 60 points for design considerations. Developers who want to increase their chances of winning an allocation will include more amenities; these then drive up the cost of their product. This is somewhat offset by provisions that allow 10 points to be awarded for low- and moderate-income and senior citizen housing.

Table 5-2 lists development fees as of September 1999. Total fees for a single-family home, assuming a 1,600 square foot home on a 7,200-square-foot lot, in a 6-unit tract, including a General Plan Amendment and Zone Change but not including the environmental fees, add up to approximately \$25,500, of which approximately \$11,400 is for sewer and water charges. Other impact fees, covering traffic signals, street improvements, storm drains, public facilities -- for City Hall, the library, the Police and Fire Departments, and schools and parks--account for \$11,000 of the total per unit fees.

*The City recognizes that development fees, although necessary to pay for facilities and services required by new development, add significantly to the cost of housing and affect the feasibility of constructing affordable housing. For this reason, the City has used, and will continue to use, redevelopment housing set-aside and grant funds to pay for development fees if necessary to maintain the financial feasibility of an affordable housing development proposal.*



**Table 5-2**  
**Redlands Development Fees**  
**2000**

| Fees                                                                       | Single Family -<br>1600 s.f. 6 du/ac | 1 Acre Townhouse 1200 s.f.<br>10 du/ac | 1-Acre Multifamily<br>900 s.f. 18 du/ac | 1-Acre Multifamily<br>600 s.f. 27 du/ac |
|----------------------------------------------------------------------------|--------------------------------------|----------------------------------------|-----------------------------------------|-----------------------------------------|
| General Plan Amendment - Not<br>generally required                         | \$5,200 (@6 units =<br>\$867/unit)   | \$5,200<br>(\$520 /unit)               | \$5,200<br>(\$289/unit)                 | \$5,200<br>(\$193/unit)                 |
| Zone Change                                                                | \$3,300 (@6 units =<br>\$550/unit)   | \$3,300<br>(\$330/unit)                | \$3,300<br>(\$184/unit)                 | \$3,300<br>(\$123/unit)                 |
| Conditional Use Permit<br>(would need CUP OR Commission<br>Review)         | None                                 | \$4,450<br>(\$445/unit)                | \$4,450<br>(\$248/unit)                 | \$4,450<br>(\$165/unit)                 |
| Commission Review and Approval<br>(would need CUP OR Commission<br>Review) | None                                 | \$2,395<br>(\$240/unit)                | \$2,395<br>(\$133/unit)                 | \$2,395<br>(\$89/unit)                  |
| Tentative Tract Map Review                                                 | \$4,600 (@6 units<br>= \$767/unit)   | \$4,600<br>(\$460/unit)                | N/A                                     | N/A                                     |
| Final Tract Map Review                                                     | \$1,800<br>(\$300/unit)              | \$1,800<br>(\$180/unit)                | N/A                                     | N/A                                     |
| Building Permit (per unit)                                                 | \$1,030                              | \$799                                  | \$365                                   | \$200                                   |
| Building Plan Check (per unit)                                             | \$669                                | \$517                                  | \$240                                   | \$130                                   |
| Plumbing (permits per unit)                                                | \$100                                | \$95                                   | \$195                                   | \$160                                   |
| Mechanical (per unit)                                                      | \$49                                 | \$71                                   | \$35                                    | \$35                                    |
| Electrical (per unit)                                                      | \$102                                | \$82                                   | \$80                                    | \$60                                    |



**Table 5-2  
Redlands Development Fees  
2000**

| Fees                                   | Single Family -<br>1600 s.f. 6 du/ac            | 1 Acre Townhouse 1200 s.f.<br>10 du/ac | 1-Acre Multifamily<br>900 s.f. 18 du/ac | 1-Acre Multifamily<br>600 s.f. 27 du/ac |
|----------------------------------------|-------------------------------------------------|----------------------------------------|-----------------------------------------|-----------------------------------------|
| Garage permits                         | \$289                                           | \$289                                  | \$289                                   | \$289                                   |
| Public Works fees                      | \$565                                           | \$,1645                                | \$1,080                                 | \$1,080                                 |
| Sewer Frontage charges                 | \$17 PER FRONT FOOTAGE PLUS THE FOLLOWING FEES: |                                        |                                         |                                         |
|                                        | \$3,600/unit                                    | \$3,600/unit                           | \$3,600/unit                            | \$3,600/unit                            |
| Water Frontage charges                 | \$17 PER FRONT FOOTAGE PLUS THE FOLLOWING FEES: |                                        |                                         |                                         |
|                                        | \$720/unit                                      | \$720 min./unit                        | \$360/unit                              | \$360/unit                              |
| Water (Capital Improvements)           |                                                 |                                        |                                         |                                         |
| Meters                                 | \$3,600/unit                                    | \$3,600/unit                           | \$1,800/unit                            | \$1,800/unit                            |
| Valves                                 | \$165/unit                                      | \$165/unit                             | Varies                                  | Varies                                  |
| Security Deposit (Refundable)          | \$180                                           | \$180                                  | by Contractor                           | by Contractor                           |
| Solid Waste                            | \$650                                           | \$650/unit                             | \$325/unit                              | \$325/unit                              |
| Public Improvement Plan Check          | N/A                                             | N/A                                    | N/A                                     | N/A                                     |
| Development Impact Fee (north section) |                                                 |                                        |                                         |                                         |
| Storm Drains (per units)               | \$746                                           | \$348                                  | \$348                                   | \$348                                   |
| Street Improvements (per unit)         | \$1867                                          | \$                                     | \$                                      | \$                                      |
| Traffic Signals (per unit)             | \$261                                           | \$                                     | \$                                      | \$                                      |
| Public Facilities (per unit)           | \$3278                                          | \$3278                                 | \$3278                                  | \$3278                                  |
| Fire                                   | \$463                                           | \$397                                  | \$330                                   | \$264                                   |



**Table 5-2**  
**Redlands Development Fees**  
**2000**

| <b>Fees</b>                                                             | <b>Single Family -<br/>1600 s.f. 6 du/ac</b> | <b>1 Acre Townhouse 1200 s.f.<br/>10 du/ac</b> | <b>1-Acre Multifamily<br/>900 s.f. 18 du/ac</b> | <b>1-Acre Multifamily<br/>600 s.f. 27 du/ac</b> |
|-------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| School Fee \$1.93/s.f.                                                  | \$2,400 min<br>\$3,961 max<br><br>\$3,088 *  | \$1,600 min<br><br>\$2,316 *                   | \$1,600 min<br><br>\$1,737                      | \$1,600 min<br><br>\$1,600                      |
| Parks (per unit estimate)<br>(1% OF ESTIMATED VALUATION<br>OF DWELLING) | \$1261                                       | \$945                                          | \$630                                           | \$630                                           |

\* Reimbursement possible under California Housing Finance Agency's School Facility Fee Down Payment Assistance Program for low income for sale units.  
 Sources: Redlands Public Works, Utilities, and Community Development Departments.



### 5.1.3 Building Codes

Redlands currently requires residential construction to comply with the Uniform Building Code and other standard codes. Fire sprinkler systems are also a requirement on all new residential units, which does add a cost of approximately \$1 per square foot on all new residential construction.

### 5.1.4 Other (Including Initiative) Processing Requirements

#### *Environmental Impact Report or Initial Study/Negative Declaration (\$2,750 to \$50,000 +)*

All projects must meet the requirements of the California Environmental Quality Act (CEQA). A review is made to determine if the project is exempt. If not, an Initial Study is completed by staff to determine if a Negative Declaration is appropriate or if an Environmental Impact Report (EIR) is required. The City has little discretion over the environmental documentation process. Costs to the applicant can range from \$500 for the initial review to \$2,750 for a Negative Declaration to \$50,000 or more, dependent on the scope of the project, for an EIR.

#### *Residential Development Allocation (RDA) and History*

Several growth management ballot initiatives have been approved, and several denied, by the electorate. These have had an effect on the development review process but have NOT limited the number of dwelling units requested by developers during the 1990s (primarily due to the market conditions). The RDA is a cumbersome procedure, however, and adds time to the total development approval process by requiring that homebuilders first receive an allocation before proceeding with development plans.

Proposition R, approved by the voters in 1978, allowed a maximum of 450 dwelling units to be added to the City per year, 50 of which were to be reserved for single-family homes on existing lots. It also required a point system, the RDA, be applied to each project so that projects could compete against each other for an allocation. It is applied to all residential projects that involve more than four units. Proposition R also provides that no more than 150 sewer and/or water connections can be extended to residential units in the area outside the City limits.

Measure N, a zoning ordinance approved by the voters in 1987 that amended Proposition R, allows a maximum of 400 dwelling units to be added to the City each year. Other provisions remained essentially the same as Proposition R. Under Measure N, no land designated by the General Plan as urban reserve as of June 1, 1987, is to be redesignated for a higher density than one dwelling unit per 14,000 square feet of net site area, except by a four-fifths vote of the City Council.

Although a 1995 growth measure was defeated, voters adopted a General Plan Amendment, Measure U, in 1997 that reinforced and modified certain provisions of Measure N, adopted Principles of Managed Growth, and reduced the development density of San Timoteo and Live Oak Canyons by creating a new land use category entitled Resource Preservation. Measure U has a negligible effect on the ability of the City to accommodate future residential development because it concerns an area of the City with steep hillsides, natural resources, and other conditions that would limit the development potential of this part of Redlands anyway.

Additional modifications to the City's growth management process were placed before the voters in 1999, but these two initiatives were defeated by the voters.



The RDA system costs \$4,350 and awards points in the areas of:

- Consistency with zone classification and standards (maximum 5 points)
- Relationship of project to public services (maximum 61 points)
- Tract design, architecture and construction (maximum 60 points)
- Low- and moderate-income and senior citizen housing (maximum 10 points)

The latter category allows up to 10 points for up to 10 units for low- and moderate-income families or up to 6 points for a project with 90 to 100 percent of the units for senior citizens. The potential points in this category are small compared to the total points available, however. To encourage more affordable and senior housing, the City could increase the points awarded to affordable or senior housing.

*Although affordable housing might score higher under a revised system that awards more than ten points for low-income or senior housing, the City has concluded that most points awarded under the system relate to project factors that would likely be incorporated into typical affordable or senior housing developments as standard practices. While low-income or senior housing developments may not qualify for the maximum points in all rating categories, the City believes that most such projects will score high enough in most of the rating categories to be competitive with market-rate housing proposals. The City's RDA system is not anticipated to create significant barriers to the approval of affordable housing developments. The City could consider adjustments to the point system to provide greater advantages to affordable or senior housing proposals in exceptional cases in which site- and project-specific circumstances do not permit a proposal to score favorably under the RDA system.*

*There may be cost implications to several of the locational and design factors included in the evaluation system, however, which the City can address through other regulatory incentives (such as density bonuses with reductions in certain development standards) and financial assistance to affordable housing developments. In addition, a substantial percentage of affordable housing is anticipated to be provided in mixed-income projects in which the majority of dwelling units are market-rate. Such projects will have a greater capacity to absorb marginal increases in costs from the application of the City's RDA system.*

*The specific rating factors and their likely impacts on affordable housing proposals are discussed below:*

**Consistency with zoning standards (5 points).** *Consistency with the City's zoning is required of all projects and does not create barriers to the approval of affordable housing developments, per se.*

**Relationship of project to public services (61 points).** *The rating factors in this category include:*

- 1. Project location - up to 15 points are awarded, depending on whether the project site abuts existing developed areas on one, two, or three sides, or is in close proximity to already developed sites. Typically, affordable housing proposals would be located in developed areas, where transportation, infrastructure, and other services and facilities are already present.*
- 2. Access to emergency fire services - up to ten points are awarded for proximity fire services. The first points (5) are awarded to projects located within 1.5 miles of an existing first-due engine company. Most sites designated for higher density housing are within 1.5 miles of a first-due engine company. An additional five points are awarded to projects that are sprinkled according to NFPA Residential Sprinkler Pamphlet 13D-5. Sprinkling according to NFPA guidelines could add substantially to the cost of an affordable housing development, but this cost could be defrayed through City financial assistance.*
- 3. Storm and flood drainage - up to five points are awarded based on the percent of lot coverage by roof and paved areas. The typical lot coverage for a higher-density affordable housing development would probably result in zero points under the current rating system. This point disadvantage could be offset*



*for a higher maximum point score for housing affordability.*

- 4. Availability of water service - up to five points are awarded depending on whether the project can be accommodated within the existing water distribution system and no off-site extension or increase in size of water lines are necessary to serve the project. The City anticipates that most affordable housing developments on higher density-zoned sites would qualify for the maximum or near maximum points in this category. Additional points are awarded for water conservation measures (drought tolerant plants, less acreage devoted to turf, water conserving appliances) that are standard practice in many new affordable housing developments.*
- 5. Wastewater collection - up to five points are awarded based on the need to upgrade or extend off-site sewer lines to accommodate a project. The City anticipates that most projects can be accommodated within existing sewer collection lines. Up to three points are awarded for projects that provide oversized pipelines that can allow other, unsewered projects to connect to the City's system or that provide facilities or pipelines that benefit existing users.*
- 6. Street/traffic improvements - up to five points are awarded based on the need for minor or major off-site street or traffic improvements that will require a City contribution. Projects that do NOT require off-site improvements by the City score highest.*
- 7. Schools - up to ten points are awarded based on a project's proximity to a school. Projects within safe walking distance will receive higher points. The impact of this criterion on an affordable housing proposal depends on the location of the proposed project site in relation to an existing or planned school. Many sites presently zoned for higher density residential use that could accommodate affordable housing would meet the "safe walking distance" criterion. This criterion would not be applicable to senior housing.*
- 8. Parks - up to two points are awarded based on project's proximity to a developed park. The impact of this criterion on an affordable housing proposal depends on the location of the proposed project site in relation to an existing park. Many sites presently zoned for higher density residential use that could accommodate affordable housing would meet this criterion.*

**Project Design (60 points).** *The rating factors in this category include:*

- 1. Architectural design - up to ten points are awarded based on design "quality," neighborhood consistency, and durability and appearance of exterior materials. Points in this category are based on the quality and durability of roofing materials, the design of elevations (particularly facing public rights-of-way), orientation of garages, and project entry appearance. These criteria do not require a developer to use the most expensive materials to obtain maximum points in this category. Design objectives related to facade treatments or architectural style do not necessarily require substantially costlier construction techniques. Most affordable housing developments would use design approaches that meet City criteria as a standard practice and would be treated the same, therefore, as market rate developments. Cost increases resulting from design requirements could be off-set through redevelopment or grant funding, however.*
- 2. Site and grading design - up to 13 points are awarded for site and grading design that respect existing topography, reducing the amount of grading necessary, provide variable set-backs, include open spaces, preserve special views and ridgelines, provide solar access, preserve privacy, avoids environmentally sensitive areas, and provides curvilinear street patterns. Most of the issues raised in site and grading design affect single-family subdivision in hillside and environmentally sensitive areas of the City, not sites zoned for higher density residential use which are appropriate for affordable housing developments.*



3. *Circulation - up to seven points are awarded for pedestrian safety, preservation of privacy with neighboring properties, and avoidance of conflicts with neighboring street intersections. None of these criteria are expected to adversely affect or create significant costs for affordable housing developments.*
4. *Landscaping - up to ten points are awarded for the preservation of existing ornamental trees and basic land forms, provision of a variety of landscaping, screening of undesirable features (such as waste receptacles), use of drought-tolerant plants, and water conserving irrigation systems. Points are also awarded for the use of decorative masonry walls and covenants that bind property owners for maintenance of landscaping. With the exception of masonry walls, none of the landscaping rating factors will significantly increase development costs. In fact, use of water conserving plants and irrigation techniques will save project operations expenses. Screening of undesirable features is standard practice in new developments. The added cost of masonry walls would not ordinarily be a "make or break" issue for the financial feasibility of most affordable housing projects. The City could provide financial assistance to help meet this added cost, if necessary.*
5. *Open space - up to five points are awarded to multifamily proposals that provide open space and on-site recreation amenities substantially in excess of minimum development standards. These criteria could add substantially to the cost of an affordable housing development if the amount of open space needed to increase a project's overall point total reduces the number of achievable dwelling units. For most projects, this result is unlikely, however.*
6. *Agriculture - up to ten points are awarded to projects that use transfers of development rights to preserve agricultural lands, do not require the rezoning of land from agricultural use, and are not located adjacent to an agricultural preserve or in the immediate vicinity of land under a Williamson Act contract. None of the sites designated for higher density residential development will require rezoning of land or are next to agricultural preserves or Williamson Act lands. The cost of using transferred development rights to qualify for maximum points in this category would likely exceed the financial feasibility of most affordable housing developments without additional subsidies.*
7. *Historic Resources - up to five points are awarded to projects that preserve historically significant resources and/or do not adversely impact the character of any historic or cultural resource in close proximity to, or within, the project. Most of the sites designated for high density residential use will not be adversely affected by this policy. Design compatibility to address nearby historic or cultural resources is not expected to significantly add to overall development costs. If unusual circumstances arise that do significantly add to the cost of an affordable housing development, the City could use redevelopment funds, or assist the project developer in accessing state or federal funding, to help defray these costs.*

Table 5-3 lists a history for all Residential Development Allocations (RDAs) since 1986. There were a total of fifty-three (53) RDAs processed in the last fifteen (15) years. Of these, fifteen (15) were for multi-family development, and thirty-eight (38) were for single-family projects and mobile home parks.

During this time seven (7) projects, both single-family and multi-family, did not score sufficient points to be approved. In almost every case, the project was resubmitted later and was subsequently authorized for permit issuance. It should be noted that during the time when some project RDAs were not approved, the City was experiencing a high rate of construction activity and was maximizing its development potential based on Propositions R and N. Thus, there was an element of competition in the process. However, it should also be noted that both single- and multi-family projects were approved during this high growth period as well.



During the slower growth decade of the 90s, no projects were found to be unacceptable; however, each had to meet the minimum criteria specified by the RDA process. The only exception to this was a 62 unit senior citizen apartment project which was exempted from the RDA process.

**Table 5-3**  
**Residential Development Allocations for 1986 through 1999**

| RDA #                                                                                    | RDA NAME                    | PROJECT TYPE & DESCRIPTION                         | # OF POINTS     |
|------------------------------------------------------------------------------------------|-----------------------------|----------------------------------------------------|-----------------|
| 86-IA                                                                                    | Medici                      | 40 units single-family (previously 40 unit duplex) | 89              |
| 86-II-1                                                                                  | Pulsar Development Co.      | 54 units single-family                             | 74              |
| 86-II-11                                                                                 | Pridemark                   | 20 units single-family                             | 62              |
| 86-II-111                                                                                | Boreham_Huson-Riddle        | 122 unit mobile home park                          | 73              |
| 86-III-1                                                                                 | James Kormos                | 152 units multi-family                             | 93 <sup>1</sup> |
| 86-III-2                                                                                 | Pridemark                   | 19 units single-family                             | 93              |
| 86-III-3                                                                                 | Boreham-Huson-Riddle        | 32 unit mobile home park                           | 91              |
| 86-IV-1                                                                                  | Hill Williams               | 35 units single-family                             | 97              |
| 86-IV-2                                                                                  | James Kormos                | 35 units multi-family                              | 89              |
| 86-IV-4                                                                                  | Brookshire                  | 38 units single-family                             | 85              |
| 86-IV-5                                                                                  | Pulsar                      | 61 units single-family                             | 85              |
| 86-IV-6                                                                                  | SWR Development             | 60 units multi-family                              | 91              |
| 86-IV-7                                                                                  | K.I. Investment             | 38 units single-family                             | 98              |
| 87-II-1                                                                                  | James Kormos                | 23 units multi-family                              | 90              |
| 87-II-2                                                                                  | Patrick Kung                | 62 units multi-family                              | 87              |
| 87-II-3                                                                                  | USA Properties              | 35 units single-family                             | 97              |
| 87-II-4                                                                                  | Brookshire/Heaverin Venture | 35 units single-family                             | 107             |
| 87-II-5                                                                                  | Pulsar Development          | 36 units single-family                             | 90              |
| 87-II-6                                                                                  | Day Enterprises             | 35 units single-family                             | 92              |
| 87-III-1                                                                                 | Orange/Kansas Partnership   | 68 units multi-family                              | 93              |
| 87-I-1                                                                                   | James Kormos                | 35 units multi-family                              | 89              |
| 87-I-2                                                                                   | Day Enterprises             | 23 units single-family                             | 86              |
| <sup>1</sup> First time that minimum 90 points were required for approval of allocation. |                             |                                                    |                 |



| RDA #            | RDA NAME                   | PROJECT TYPE & DESCRIPTION              | # OF POINTS |
|------------------|----------------------------|-----------------------------------------|-------------|
| 87-I-3           | Brookshire                 | 17 units single-family                  | 90          |
| 87-I-6           | USA Properties             | 35 units single-family                  | 85          |
| 87-III-2         | Pulsar Development         | 5 units single-family                   | 90          |
| 87-III-3         | James Kormos               | 20 units multi-family                   | 93          |
| 87-III-6         | USA Properties             | 8 units single-family                   | 99          |
| 87-III-8         | Brian King                 | 7 units planned residential development | 104         |
| 87-IV-5          | Fern Square                | 57 units multi-family                   | 90          |
| 88-III-1         | H & S Development          | 62 units multi-family                   | 92          |
| 88-III-4         | Fern Square                | 22 units multi-family                   | 96          |
| 88-III-2         | G.L. & D.L. Wennemen       | 8 units single-family                   | 90          |
| 89-I-1           | H & S Development          | 23 units multi-family                   | 93          |
| 89-I-2           | H & S Capital Enterprises  | 35 units single-family                  | 103         |
| 89-II-1          | Parallel West Investments  | 28 units multi-family                   | 90          |
| 89-III-1         | J.J. Ramirez               | 8 units multi-family                    | 90          |
| 90-II-1          | Hung Yeh Development, Inc. | 39 units single-family                  | 90          |
| 90-IV-1          | Randall Properties         | 43 units single-family                  | 96          |
| 91-I-1           | Hill Williams              | 9 units single-family                   | 90          |
| 92-I-1           | Andley Development         | 47 units single-family                  | 91          |
| 94-I-1           | Ladera Partners            | 50 units single-family                  | 93          |
| 96-II-1          | C.W. Group, LLC            | 11 units single-family                  | 90          |
| 97-III-1         | Osborne Development Co.    | 58 units single-family                  | 99          |
| 97-IV-1          | Classic Pacific            | 40 units single-family                  | 90          |
| 98-II-1          | Jeffrey Homes              | 36 units single-family                  | 90          |
| *Exempt from RDA | Fern Lodge*                | 62 units multi-family                   |             |
| 99-IV-1          | Curtis Development         | 160 units single-family                 | 91          |
| 00-I-1           | Shih Yen (Homer)           | 11 unit single-family                   | 92          |
| 00-I-2           | Larry Luebbe               | 14 units single-family                  | 95          |



| RDA #    | RDA NAME                           | PROJECT TYPE & DESCRIPTION | # OF POINTS |
|----------|------------------------------------|----------------------------|-------------|
| 00-1-3   | Steven Walker                      | 33 units single-family     | 96          |
| 00-II-1  | J.F. O'Brien                       | 13 units single-family     | 100         |
| 00-II-2  | Pioneer Redlands Association, L.P. | 62 units single-family     | 100         |
| 00-III-1 | BHS, Inc.                          | 9 units single-family      | 94          |

### 5.1.5 Socio-economic Study and Cost Benefit Analysis

Any project with a building or development area exceeding a cumulative total of 5,000 square feet or more requires a socio-economic study and cost-benefit analysis and must also submit additional information, including absorption schedule or rate, proposed assessed value, and proposed public improvements. The cost is \$2,500 for a project that has a negative declaration and \$5,000 for a project that requires an EIR. The staff prepares the study and analysis that is reviewed by the Environmental Review Committee along with the initial study. The documents are reviewed by the Planning Commission and City Council in making a decision on the proposed project. This requirement was added by Measure U in 1997. Residential developments generally have a positive impact because a sales tax factor is included. However, there is a direct relationship between the cost of the residential unit and the benefit provided.

### 5.1.6 Permit Processing

Residential construction involving single family owner and custom built detached homes, mobile homes, and two- to four-unit multi-family projects are approved at a staff level. Projects are evaluated relative to zoning code and building code standards and receive approvals within two to four weeks of application. Preliminary review is available to smaller projects; however, most questions can be answered at the "one-stop" counter.

Residential construction involving tracts and larger multi-family projects utilize a different processing schedule. A preliminary review process is required to assist in the initial review and coordination of a project and to assist applicants in understanding City codes, standards, and application requirements. Applicants are made aware of the City's ability to "fast-track" projects and the developer's schedule is evaluated in the context of mandatory reviews and noticing requirements. The initial step is to file for environmental assessment in accordance with CEQA. These are noticed hearings held before a technical advisory committee with a filing date three weeks prior to the hearing (Review/Processing Time, 11 working days).

Depending on the size and nature of these projects, they either are required to prepare an Environmental Impact Report (3-6 months depending on private contract as agreed to by developer) or a Negative Declaration prepared by City staff (no additional time to process). Projects are generally filed concurrently. Upon completion of CEQA requirements, the application is filed and scheduled for Planning Commission review and action. Hearings are generally scheduled 4 weeks from filing. The limiting factor here is CEQA standards requiring a 20-day notice to be published in the paper (Review/Processing Time, 2 working days).

Residential projects with four or fewer units and lot sale subdivisions can be submitted for plan check. A residential project which is subject to Proposition R must receive a development allocation before it may be granted a building permit. The City Council makes allocations four times a year, 117 allocations in each of the first three quarters and the remainder in the fourth. Staff assists applicants in preparing applications.



Once filed, processing and review generally takes five weeks, and allocations are awarded by the City Council (Review/Processing Time, 27 working days). Once a project receives its allocation and plan approvals it submits for plan check which takes from 2-4 weeks and is then ready for issuance of building permits. (Review/Processing Time, 1-20 working days). The minimum staff review time for a residential project is 70 working days or 3 1/2 months.

At all stages of the process the applicant has information and application responsibilities which can extend processing time significantly. Generally, projects average seven months for processing from submittal to final approval with an additional four months added when an Environmental Impact Report has been required as a result of CEQA review.

As City resources are available, staff has been able to "fast track" projects through the City. All steps are accomplished; however, applicants are permitted to overlap steps, and deadline dates are adjusted to meet a developer's time requirements. This does require additional staff resources and involves risk on the part of the developer (See policy [6.4m]).

*With regard to multi-family (apartment) projects, the Zoning Code allows up to 34 units to be approved under a site plan approval process without a public hearing. When projects are proposed that have 35 or more residential units, the Code requires that the project be subject to a conditional use permit for which a public hearing is required. This requirement was adopted because of the potential for neighborhood conflicts due to traffic, noise, and aesthetic concerns among others. This public hearing gives the neighborhood the opportunity to participate, voice their concerns, and ensure that the projects are as compatible as possible with existing development. The threshold of 35 units is established as a matter of City policy and could be adjusted upward by the City Council as a result of an ordinance text amendment if there was a need and justification for the change. While this has not been a factor in the past in inhibiting affordable housing as evidenced by recent, as well as historic, multi-family project approvals, a program has been identified in Section 6.4 for future evaluation of the need for such an adjustment.*

### **5.1.7 Zoning And Development Standards**

The City establishes standards for each of its residential zoning districts. The lot size, unit density, height, lot coverage, set backs, open spaces, design review, and parking standards are established to ensure a certain quality of living for residents within a development. Table 5-3 specifies development standards for various residential zones. The City periodically evaluates standards in different zones particularly as continuing conflicts with those criteria are identified. As a standard or set of standards are found to be inappropriate, they are re-evaluated and amended to reflect current needs (See Policy [6.4n]). To accommodate the variety of new housing types and include small lot subdivisions and zero lot line developments, the City has used its Planned Residential Development (PRD) provisions (See Policy [6.4h]).

The City has provisions to permit manufactured housing and mobile homes in all of its residential zones. The City added two large mobile home parks to its inventory in 1988. An evaluation of ways to retain existing mobile home parks and encourage new mobile home parks and subdivisions would increase opportunities for this type of housing (See Policy [6.1o]). Redlands has a second unit ordinance that conforms to state law. The City promotes second units (See Policy [6.2o]); however, none were constructed during the last period. The City has implemented the density bonus law for multi-family residential projects in the City to create low-income units. Zero units were applied for using density bonus provisions.

#### ***Density Bonus Provisions***

*The City's density bonus ordinance generally follows the requirements of state law (California Government Code, sections 65915 - 65918). In addition to the minimum requirements of state law, however, the City's density bonus requirements (Chapter 18.228 of the Redlands Municipal Code) provide additional incentives*



*for producing more dwelling units that are affordable to lower-income households than the minimum state requirements and more dwelling units with a larger number of bedrooms (three or more). Under sections 18.228.030 and 18.228.040 of the Municipal Code, developers can qualify for additional, multiple incentives for providing a larger number of affordable dwelling units. The allowance for additional incentives is intended to supplement the minimum requirements of state law and does not undermine the purpose and intent of the law.*

### 5.1.8 Code Enforcement

The City has two full-time code enforcement officers to conduct a pro-active code enforcement program. The City does have a program for code enforcement in the CDBG target area, where enforcement coupled with available repair programs can result in upgraded housing (See policies [6.5i, 6.5j, 6.5h, 6.5g]).

Within the City's historic neighborhoods Redlands is coordinating the preservation of historic resources with policies designed to preserve affordable housing. Several implementing policies are being included in the General Plan to conserve and expand affordable housing while maintaining the historic structures as follows: [Policy 3.21d - *Provide incentives to encourage preservation of large historic structures and conversion to multi-family housing if preservation or original use is an economic hardship*]. By creating multi-family units within existing historic structures, affordable housing close to the downtown can be provided. [Policy 3.23g - *Encourage the use of tax credits, donated easements, and other fiscal incentives for preservation.*] Such fiscal incentives may assist existing low-income households in conserving residential structures, particularly in North Redlands. [Policy 3.23i - *Encourage the highest maintenance of historic resources by pursuing funding programs to assist people in doing needed repairs, by requiring code compliance, and by providing information to homeowners as to how to maintain their property, and where to go for assistance and advice.*] By assisting in maintenance of historic neighborhoods low income residents can utilize existing housing stock that often meets their needs. [Policy 3.26j - *Work toward preventing the displacement of elderly and low-income people from their homes in historic areas.* Policy 3.26k - *seeks and promotes use of funding resources to establish low-interest loans or grants for rehabilitation in low-income historic neighborhoods and for maintenance of older citrus groves.*] By coordinating efforts, low-interest loans for historic preservation can be tied with funds for repair and rehabilitation to assist seniors and low-income residents in maintaining their properties. (See Policies [6.5a, 6.5b, 6.5d, 6.5e, 6.5g, 6.5h, 6.5i, and 6.5j]).

### 5.1.9 Offsite Improvements

Offsite improvements, including public streets, curbing, sidewalks, street lights, water, sewer, and drainage requirements, have an impact on the cost of residential development. These offsites are either installed by the developer as part of the project or paid as impact fees assessed on larger regional or area wide facilities. Offsite improvements are assessed to determine appropriations based on need. Adjustments and modifications to standard requirements have been granted for PRD's, hillside developments, and rural projects.

**Table 5-4**  
**Residential Development Standards**

| Zone              | R-1                         | R-1-D                       | R-2                         | R-2-2000  | R-3       |
|-------------------|-----------------------------|-----------------------------|-----------------------------|-----------|-----------|
| Minimum Lot Area  | 7,200 sf.                   | 8,100 sf.                   | 8,000 sf                    | 12,000 sf | 10,000 sf |
| Minimum Lot Width | 60 feet                     | 50 feet                     | 80 feet                     | 100 feet  | 80 feet   |
| Minimum Lot Depth | 100 feet                    | 160 feet                    | 100 feet                    | 120 feet  | 120 feet  |
| Maximum Height    | 2-1/2 stories<br>or 35 feet | 2-1/2 stories<br>or 35 feet | 2-1/2 stories<br>or 35 feet | 3 stories | 4 stories |



|                      |                    |                     |                                                                                        |                                                                                        |                                                                                        |
|----------------------|--------------------|---------------------|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Parking Requirements | 2 covered space/du | 2 covered spaces/du | 0-1 bedroom: 1 space<br>2 bedroom: 1-1/2 spaces<br>3+ bedrooms: 2 spaces + guest space | 0-1 bedroom: 1 space<br>2 bedroom: 1-1/2 spaces<br>3+ bedrooms: 2 spaces + guest space | 0-1 bedroom: 1 space<br>2 bedroom: 1-1/2 spaces<br>3+ bedrooms: 2 spaces + guest space |
| Maximum Density      | 6 du/acre          | 10 du/acre          | 14 du/acre*                                                                            | 21 du/acre                                                                             | 29 du/acre                                                                             |

\* Maximum density may increase to 21 du/acre with CUP.

#### 5.1.10 Design and Preservation Policies

The City has established a number of design and preservation policies to improve the livability of Redlands. To a large extent this involves design and not necessarily additional cost to the developer. Additional time in designing developments will be offset by the quality of the end project. Still, it is recognized that additional time for preparing a project and amenities added to a project to meet the design standards may add to the housing costs. To mitigate these impacts policies to reduce processing time ([Policies 6.4s and 6.4n]), to provide flexible standards ([Policies 6.4n, 6.4h and 6.4e]), and, where possible, increase density of projects ([Policy 6.4c]) have already been adopted to provide for lower-cost housing and to lessen the potential impact caused by design considerations.

#### 5.1.11 Availability of Urban Services

The availability of urban services does not generally constrain housing development in Redlands. Water supply and wastewater disposal capacity are expanded to meet needs using fees collected. Certain areas within Live Oak Canyon and San Timoteo Canyon do not have an available infrastructure to accommodate all development, and major trunk line systems will need to be extended into the canyon areas. However, as discussed in Section 5, there is enough residential-zoned vacant land with services available to meet the City's future housing needs.

#### 5.1.12 Housing for Persons With Disabilities

As noted in the Special Needs section (4.2.5) of the Housing Element, persons with disabilities have a number of housing needs related to accessibility of dwelling units; access to transportation; employment, and commercial services; and alternative living arrangements that include on-site or nearby supportive living services.

The City ensures that new housing developments comply with California building standards (Title 24 of the California Code of Regulations) and federal Americans with Disabilities Act) requirements for accessibility. The City also permits educational, residential, health care, and other supportive services (defined as institutional services in the zoning code) of the type that could benefit persons with disabilities in residential zones. Sites zoned for multi-family use, administrative professional, and City of Redlands C-3 and C-4 Commercial zones, which all permit mixed-use developments, are located along arterial streets and transportation corridors to facilitate access and accessibility for persons with disabilities.

Housing for seniors-only currently exists in Redlands and provides many of the features that meet the needs of persons with disabilities. The City's current development standards permitting mixed-use developments will allow a wide variety of housing types that could meet the needs of, and provide accessibility to services and transportation to, individuals with disabilities.



In light of current planning policies and zoning regulations, the City believes that it has mitigated any potential constraints to the availability of housing for persons with disabilities.

#### *Procedures for Ensuring Reasonable Accommodations*

The City of Redlands has established procedures to ensure that reasonable accommodations are made for persons with disabilities. Individuals with disabilities can telephone the City, send an e-mail, write a letter, stop by City offices, or appear at a Planning Commission or City Council meeting to request special accommodation or variance from the requirements of City zoning or building codes due to a disability.

#### *Efforts to Remove Regulatory Constraints for Persons with Disabilities*

The State of California has removed City discretion for review of small group home projects (six or fewer residents). The City does not impose additional zoning, building code, or permitting procedures other than those allowed by state law. There are no City-initiated constraints on housing for persons with disabilities caused or controlled by the City.

The City allows residential retrofitting to increase the suitability of homes for persons with disabilities in compliance with ADA requirements. Such retrofitting is permitted under Chapter 11 of the 1998 version of the California Code. The City works with applicants who need special accommodations in their homes to ensure that application of building code requirements does not create a constraint. The City's Zoning Code has been reviewed for Chapter 11 compliance and was found to be compliant.

#### *Information Regarding Accommodation for Zoning, Permit Processing, and Building Codes*

The City implements and enforces Chapter 11 of the California Code, which is very similar to ADA. The City provides information to applicants or those inquiring of City regulations regarding accommodations in zoning, permit processes, and application of building codes for persons with disabilities.

#### *Zoning and Other Land Use Regulations*

As part of the update of the City Housing Element in 2002, Redlands conducted a comprehensive review of its zoning laws, policies, and practices for compliance with fair housing law. The City has not identified any zoning or other land use regulatory practices that could discriminate against persons with disabilities and impede the availability of such housing for these individuals. Examples of the ways in which the City facilitates housing for persons with disabilities through its regulatory and permitting processes are:

- The City permits group homes of all sizes in all residential and commercial districts subject to a conditional use permit. The City has no authority to approve or deny group homes of six or fewer people, except for compliance with building code requirements, which are governed by the State of California.
- The City does not restrict occupancy of unrelated individuals in group homes.
- The City permits housing for special needs groups, including for individuals with disabilities, without regard to distances between such uses or the number of such uses in any part of the City. The Land Use Element of the General Plan does not restrict the siting of special needs housing.

#### *Permits and Processing*

The City does not impose special permit procedures or requirements that could impede the retrofitting of



homes for accessibility. The City's requirements for building permits and inspections are the same as for other residential projects and are fairly simple and straight forward. City officials are not aware of any instances in which an applicant experienced delays or rejection of a retrofitting proposal for accessibility to persons with disabilities.

As discussed above, the City allows group homes of six or fewer persons by right, as required by state law. No conditional use permit or other special permitting requirements apply to such homes. A significant number of group homes operate in the City of Redlands. The City does not impose special requirements on group homes of more than six persons, as these are considered a residential use in any residential zone or administrative professional and commercial zone that allows residential uses.

The City does not impose special occupancy permit requirements for the establishment or retrofitting of structures for residential use by persons with disabilities. If structural improvements are required for a group home, a building permit is required. If a new structure were proposed for a group home use for more than six persons, design review would be required as for any other new residential use with five or more units. To the City's knowledge, its design review process has not been used to deny or substantially modify a housing project for persons with disabilities to the point where it is no longer feasible.

All residential projects of five or more units require design review, which involves a hearing before the Planning Commission and City Council. The hearing process is the same for group homes and special needs housing for persons with disabilities as for other residential projects of five or more units. The City conducts a hearing and accepts written and verbal testimony.

The City's zoning and permit processes also allow for supportive services that are provided on-site, with no additional special conditions. The City's permit process allows conversion of residential structures to include these supportive services as accessory to the primary residential use.

### *Building Codes*

The City provides reasonable accommodation for persons with disabilities in the enforcement of building codes and issuance of building permits through its flexible approaches to retrofitting or converting existing buildings and construction of new buildings that meet the shelter needs of persons with disabilities. The City of Redlands has adopted and implements the 1997 Uniform Building Code (UBC) and the 1998 California Code, which incorporates the 1997 UBC. Should the State of California adopt the 2000 International Building Code, Redlands will implement the provisions of that code. Until that time, the 1997UBC/1998 California Code will be the applicable code the City is required to enforce under state law.

### *Universal Design Element*

The City has not adopted a universal design ordinance governing construction or modification of homes using design principles that allow individuals to remain in those homes as their physical needs and capabilities change. A bill pending before the Legislature, AB 2787, would require HCD to develop guidelines and a model ordinance consistent with the principles of universal design. Rather than attempt to reinvent the wheel, Redlands will consider a model ordinance prepared by the State of California before adopting its own ordinance.

## **5.2 NON-GOVERNMENTAL CONSTRAINTS**

The ability to fulfill local housing need is primarily a factor of housing market conditions beyond the City's control, such as: construction, land, and financing costs; market trends; and economic conditions. The City's primary role as facilitator and regulator can affect the housing market on the fringes, but will not be the primary driving force that determines how many, and what types, of housing units are constructed.



### **5.2.1 The Local Housing Market**

Discussions with local housing developers reveal that Redlands is primarily viewed as a moderate to move-up market for housing (compared to neighboring San Bernardino which is viewed primarily as an entry-level community). Redlands, as other Inland Empire communities, has experienced an influx of workers from neighboring Los Angeles and Orange Counties in search of moderately-priced housing. This has increased housing demand and costs in some western portions of the County, including Redlands. Thus, while housing costs in Redlands are higher than in some other nearby communities, they are substantially less than in most Orange County and Los Angeles County communities of similar character.

The City's reputation as a moderate to move-up housing market means that home builders will likely offer housing products aimed primarily at households in the upper-moderate and above-moderate income ranges (households earning more than the median income). This housing market orientation affects land costs by increasing the value of residential lands compared to communities more oriented to the entry-level market.

While the City has little control over market perceptions and orientation, it can affect how that orientation is translated into housing products through its efforts to encourage the construction of affordable housing and to provide a regulatory climate to support that effort.

### **5.2.2 Land and Development Costs**

Land prices and construction costs are the most important factors affecting housing development. According to local real estate and development professionals, land for conventional single-family homes averages from \$50,000 to over \$100,000 per acre, depending on the zoning category and the improvements already in place. Multi-family land, depending on location and allowed density, can cost \$150,000 to \$200,000 per acre. Two residential sites for sale recently in Redlands, one a single-family site and one a multi-family property (zoned R-2) had asking prices of \$104,000 and \$175,000 per acre respectively (Source: LoopNet, Inc. web site). Several commercial parcels recently for sale had asking prices ranging from \$70,000 to \$158,000 per acre. Retail commercial sites ranged from \$69,000 per acre in Victorville, to \$672,000 per acre in the City of San Bernardino, to \$1,142,857 per acre in Rancho Cucamonga.

By comparison, raw land in San Bernardino County for single-family homes averages around \$40,000 per acre, without improvements. One single-family parcel in the City of San Bernardino, 30 acres in size, was recently for sale for \$33,000 per acre (Source: LoopNet, Inc. web site). Prices for single-family residential land ranges from \$26,563 per acre in Rancho Cucamonga to \$144,444 in Fontana to \$145,000 per acre in Yucaipa. Two multi-family parcels in the City of San Bernardino, one just over three acres and the other just under one acre, were recently for sale for approximately \$136,000 and \$110,000 per acre. The higher priced multi-family parcel was zoned for 18 units per acre and the lower cost parcel R-2. By comparison, several industrial parcels recently for sale in the County had asking prices ranging from \$44,000 to \$348,000 per acre, and one retail commercial site with freeway access had an asking price of \$676,000 per acre.

Permit and development fees, including school, utilities, fire, water, and sewage services, typically add \$15,000 to \$30,000 per unit to the cost of a dwelling unit, depending on the type and density of housing development. For a single-family development, these costs are typically in the low- to mid-\$20,000 range per unit. For multi-family housing, these costs are typically in the \$15,000 to \$17,000 range per unit. Marketing and soft costs, such as architecture, engineering, and other professional services, can add \$10,000 to \$15,000 per unit (again, depending on the type of housing). Other expenses, including administration and sales averages \$8,000 to \$10,000 per unit. Materials and labor range from \$40 to \$50 per square foot for standard construction. Therefore, a standard, non-custom home of 2,000 square feet (the average size new home in Redlands without upgrades) would cost a home builder from \$130,000 (for a townhome at 20 units per acre) to \$175,000 (for a single-family home at 4 to 6 units per acre).



The actual sales price of this standard tract home will depend on market conditions that allow the home builder to charge a higher or lower percentage above the cost. Recent homes sales of single-family homes and townhomes from 1,500 to over 2,000 square feet have ranged from approximately \$157,000 to \$222,000 in price.

The cost to construct a rental apartment, given the same assumptions as above (standard construction, no upgrades), would range from about \$70,000 to \$85,000 per unit, depending on the size, number of bedrooms, and number of rental units per acre. To cover this cost, in consideration of current borrowing, maintenance, and capital expenses (excluding owner's profit), would require a monthly rent of between \$600 and \$650 for a one-bedroom unit and between \$750 and \$800 per month for a three-bedroom unit. Actual rents for new apartments would be higher to allow for owner profit.

### 5.2.3 Interest Costs

The cost of borrowing money can present a constraint to both the producer and consumer of housing. Higher interest rates increase the cost of doing business for land developers and homebuilders. Higher interest rates also increase the consumer's cost of borrowing money for home loans. Tables 5-4 and 5-5 show how changes in interest rates affect borrowing costs, and impact the finished cost per unit, of housing.

Table 5-5 shows that each 1 percentage point increase in the interest rate increases borrowing costs by about 6 percent for a 15-year home loan—nearly 20 percent if the increase is from seven to 10 percentage points. For a 30-year loan, each 1 percentage point increases the monthly payment nine to 10 percent—nearly 32 percent if the increase is from seven to 10 percentage points. Even small increases to home loan interest rates can substantially affect monthly housing costs and reduce its affordability to low- and moderate-income households.

Many consumers mitigate the impact of rising interest rates by purchasing adjustable rate mortgages that typically begin with substantially lower introductory rates. Adjustable rate mortgages allow a borrower's interest cost, and monthly payment, to rise or fall with market rates. In a rising interest rate climate, adjustable rate mortgages can offer substantial short-term savings over a fixed-rate loan. In a declining or highly volatile interest rate climate, adjustable rate mortgages can lead to higher short-term costs.

**Table 5-5**

**Impact of Interest Rates on Consumer Borrowing Costs on Monthly Payment**

| Loan Amount | Monthly Payment on a 15-Year Loan |         |         |         | Monthly Payment on a 30-Year Loan |         |         |         |
|-------------|-----------------------------------|---------|---------|---------|-----------------------------------|---------|---------|---------|
|             | 7%                                | 8%      | 9%      | 10%     | 7%                                | 8%      | 9%      | 10%     |
| \$75,000    | \$674                             | \$716   | \$762   | \$806   | \$499                             | \$550   | \$603   | \$658   |
| \$100,000   | \$899                             | \$955   | \$1,014 | \$1,074 | \$665                             | \$733   | \$804   | \$877   |
| \$125,000   | \$1,123                           | \$1,193 | \$1,268 | \$1,343 | \$832                             | \$917   | \$1,005 | \$1,097 |
| \$150,000   | \$1,348                           | \$1,432 | \$1,524 | \$1,612 | \$998                             | \$1,100 | \$1,206 | \$1,316 |
| \$175,000   | \$1,572                           | \$1,671 | \$1,776 | \$1,881 | \$1,164                           | \$1,283 | \$1,407 | \$1,535 |
| \$200,000   | \$1,797                           | \$1,909 | \$2,029 | \$2,149 | \$1,331                           | \$1,467 | \$1,608 | \$1,755 |
| \$225,000   | \$2,022                           | \$2,148 | \$2,285 | \$2,418 | \$1,497                           | \$1,650 | \$1,809 | \$1,974 |
| \$250,000   | \$2,247                           | \$2,387 | \$2,537 | \$2,687 | \$1,663                           | \$1,833 | \$2,010 | \$2,193 |

Source: Parsons HBA



An increase in borrowing costs affects the cost of providing rental housing in two ways: 1) construction costs rise (most residential development is financed, at least in part, through construction loans), and 2) permanent borrowing costs increase.

Table 5-6 shows the impact of changes in loan rates on the monthly rent for a hypothetical apartment project—one that is privately financed and that receives state and/or federal funds. In the examples in Table 5-5, three per-unit project costs are assumed: 1) a small apartment complex with minimal amenities that costs \$55,000 per unit to construct, 2) a medium quality apartment complex with average amenities that costs \$65,000 per unit to construct, and 3) a luxury apartment complex that costs \$75,000 per unit to construct. In each case the properties include a mix of one- and two-bedroom apartments. These examples assume that 75 percent of the project is financed at a commercial lending rate for a term of 15 years.

**Table 5-6**  
**Impact of Interest Rates on Commercial Borrowing Costs (*Monthly Loan Cost Per Unit*)**

| Per Unit Loan Amount | Monthly Loan Cost Per Unit |       |       |       |
|----------------------|----------------------------|-------|-------|-------|
|                      | 8%                         | 9%    | 10%   | 11%   |
| \$41,000             | \$392                      | \$416 | \$441 | \$466 |
| \$49,000             | \$468                      | \$497 | \$527 | \$557 |
| \$56,000             | \$535                      | \$568 | \$602 | \$636 |

Source: Parsons HBA

A three percentage point increase in interest rates for permanent financing, from 8 percent to 11 percent, will increase the per unit borrowing cost by nearly 19 percent and the overall per unit cost (accounting for operation and maintenance expenses) by about 10 percent.

### 5.3 HOUSING PRODUCTION COMPARED TO GOALS (1995-2000) - EVALUATION OF PROGRAMS

Table 5-7 shows program goals and actual production for the 1995 Housing Element. Of the very-low and low-income unit goal, 131 single family units were built. Seven hundred and seventy senior congregate care units were built or approved. The major impediment to meeting the goals was the general lack of economic activity until the last two years. In total, the City added only 179 residential units between 1995 and 1999.

Several programs were reasonably successful, especially those aimed at rehabilitation and first time home buyers. The City's Great Neighborhoods (112 rehab loans approved for 54 very low-income, 36 low-income, and 21 moderate-income households) and First Time Home Buyers (65 total approved, two for very low-income, 20 for low-income, and 43 for moderate-income households) programs have been very successful.

Producing new units was problematic during this period for the economic reasons mentioned, but HUD and redevelopment set-aside funds helped provide 104 very low-income senior units (Casa de la Vista and Fern Lodge); HOME and redevelopment funds helped provide 100 multi-family units, 48 of them for very low-income households.

In the last two years the market has produced numerous unsubsidized congregate care developments primarily for seniors. There are five constructed projects totaling a 789 bed and unit mixture (Plymouth



Village 265 bed/unit mixture, Braswell's Care Facilities 321 beds, Country Club Manor 6 units, Mission Commons 141 units, and Somerford Place 56 beds), one project under construction (Creekside 192 beds), and three others which will begin construction shortly. There will be over 980 senior units in Redlands. In addition, Federal and redevelopment funds will assist in the approved construction of the 370-unit Mountain View Acres senior assisted living project and two church-sponsored units for senior-handicapped. The large senior population in Redlands draws other seniors, and providing for some subsidized senior units is beneficial.

While not adding any units, the City has retained 217 of 219 assisted at-risk units, 233 public housing units, and 140 mobile home units. The City also has a total of 47 community care facilities for the elderly, developmentally disabled, and others, with a total of 857 beds.

Programs either not completed or not successful in producing units included the density bonus program, single-room occupancy housing, second units, and various studies and code amendments. A new density bonus ordinance was adopted but likely will produce few units unless there is another spurt in multi-family unit development. For example, 117 units were produced under general density bonus provisions between 1985 and 1995. The staff also completed revisions to the application process to allow for fast tracking of applications and to otherwise smooth the process to save applicants time and money. The studies and code amendments not completed were not crucial programs, and the major reason for not completing them was the work load and level of staffing of the Community Development Department. The initiatives proposed by the voters over the last decade have put considerable pressure on the staff who were required to prepare studies and other work related to them.

One program that was largely unsuccessful was the annexation of unincorporated territory that would have added over 1,000 units to the City. This program was proposed by the City but largely outside of its control. Although several annexations were discussed and the City took the initiative to encourage them, they did not proceed due to decisions by the property owners and the Local Agency Formation Commission. One annexation that did bring land and a low-income unit project into the City was the Mountain View Acres annexation, which included a new 370-bed plus 30 cottage senior assisted-living development.

*Even though some of the City's programs were not used extensively during the past five years, Redlands believes that these programs should be continued because they provide a "menu" of program options that are available to the development community to meet the City's housing needs and will be used as appropriate. Redlands has chosen to maintain maximum flexibility in assisting the development community by providing as broad a selection of program options as possible. The precise mix of programs that the City uses for a specific development proposal will depend on the characteristics of the proposal and the needs of the project. The City cannot predict in advance of receiving development proposals which programs will be the most appropriate for a specific project. For this reason, it is possible that one or more programs the City has chosen to continue in the updated Housing Element may not be used between 2000 and 2005.*

*The City's achievement of its goals under the previous Housing Element was greatly affected by economic events that occurred during the early 1990s. The City experienced a boom in multifamily rental housing construction during the late 1980s as the housing demand from Norton Air Force Base (located near Redlands) and general growth pressures was high. After 1990, however, the closure of Norton Air Force base, the loss of related industries in the area, and general economic conditions caused the demand for new multifamily housing to plummet. Vacancy rates increased dramatically with the loss of jobs and military personnel. As a result, between the early 1990s and 2000, there was no new market-rate rental housing constructed in Redlands with the exception of Fern Lodge, a City assisted 62 unit senior apartment complex.*



**Table 5-7**  
**Program Evaluation - Redlands Housing Goals and Production**  
**1995-2000**

| Program                                                                                                                                                                                                 | Responsible Agency                      | Funding                            | Goal 1995-2000                                                        | Achieved 1995-2000                                                                                                                                                                            | Affected Income Group       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| Density Bonus for Affordable Housing, Large Households, & Seniors                                                                                                                                       | Community Development Dept. (Com. Dev.) | City                               | Revise ord. 140 units                                                 | 0 units; Ordinance amendment to establish program in process                                                                                                                                  | Very Low<br>Low<br>Moderate |
| Non-profit Housing Providers-- Senior Housing                                                                                                                                                           | Non-Profit Agency/Com. Dev.             | HUD, Redev.                        | 42 units                                                              | 42 Casa de la Vista;<br>62 Fern Lodge                                                                                                                                                         | Very Low<br>Seniors         |
| Redevelopment Low- and Moderate-Income Housing Funds Programs:<br>1. Great Neighborhoods<br>2. First Time Home Buyers<br>3. Multi-family Rehab.<br>4. Mobile Home Assistance<br>5. Developer Assistance | Redevelopment                           | City tax increments                | These programs were added after the 1995 Housing Element was adopted. | 1. 112 rehab. units<br>2. 65 FTHB (10 new units; 3 = low, 7 = moderate)<br>3. 23 multi-family rehab. units<br>4. 2 mobile rehab units<br>5. 6 Habitat for Humanity new very low-income units. | Very Low<br>Low<br>Moderate |
| Mortgage Revenue Bonds                                                                                                                                                                                  | San Bernardino County (S.B. Co.)        | Bond proceeds City; Federal; State | 3 multi-family projects--average 60 du/ea (35 very-low)               | 0 units built                                                                                                                                                                                 | Very Low                    |
| Mortgage Credit Certificates                                                                                                                                                                            | Com. Dev.; S.B. County                  | City                               | Determine feasibility                                                 | Not done. San Bernardino County does not use.                                                                                                                                                 | Very Low<br>Low<br>Moderate |
| (HUD) HOME Investment Partnership Program for Multi-family Rehab.                                                                                                                                       | S.B. County; Com. Dev.; non-profits     | HOME; City Redev.                  | 35 units                                                              | Housing Partners I 8 units; So. Cal. Housing 88 units (36 very low); Housing Authority 4 units                                                                                                | Very Low<br>Low<br>Moderate |



**Table 5-7**  
**Program Evaluation - Redlands Housing Goals and Production**  
**1995-2000**

| Program                                                      | Responsible Agency                  | Funding      | Goal 1995-2000                                             | Achieved 1995-2000                                                | Affected Income Group |
|--------------------------------------------------------------|-------------------------------------|--------------|------------------------------------------------------------|-------------------------------------------------------------------|-----------------------|
| Low Income Housing Tax Credits                               | Com. Dev.                           | City         | Determine feasibility                                      | Not done                                                          | Low                   |
| Buy-out Assistance for HUD-financed Projects (At-risk units) | Com. Dev.                           | City; grants | 219 units                                                  | 61 Citrus Arms renting year-to-year; 158 Brookside--lost 2-3      | Very low<br>Low       |
| Public Housing                                               | S.B. County Housing Authority       | HUD          | Locate sites & funding                                     | Continued; (225 mf units, 8 sf units existing)                    | Very Low<br>Low       |
| Mobile Homes Regulations                                     | Com. Dev.                           | City         | 140 units.<br>Adopt regs. to retain & encourage new units. | All parks retained; no new regulations adopted.                   | Low<br>Moderate       |
| Mobile Home Rent Control                                     | City Mobile Home Rent Control Board | City         | Continue                                                   | Continued                                                         | Moderate              |
| Limited Equity Co-Op Program                                 | City                                | City         | Continue                                                   | Continued                                                         | Above<br>Moderate     |
| Self-Help Housing                                            | Com. Dev.                           | City         | 10 units<br>Revise ordinances.                             | Not done                                                          | All                   |
| CDBG Program                                                 | City                                | CDBG         | Funds                                                      | Public Service funding (See Emergency Shelter + Inland Mediation) | Very low<br>Low       |
| Housing Referral & Placement Program                         | Com. Dev.; non-profits              | City         | Work with non-profit to establish program.                 | Emergency funds; jobs & info.                                     | Very Low<br>Seniors   |



**Table 5-7**  
**Program Evaluation - Redlands Housing Goals and Production**  
**1995-2000**

| Program                                                     | Responsible Agency             | Funding                   | Goal 1995-2000                               | Achieved 1995-2000                                                                                                                                    | Affected Income Group   |
|-------------------------------------------------------------|--------------------------------|---------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Half-way House for Disabled Persons                         | Com. Dev.; non-profits         | City; non-profits         | 1-2 sites                                    | Included in Com. Care Facilities--no count                                                                                                            | Disabled                |
| Day Care in PRDs (density bonus ordinance)                  | Com. Dev.                      | City                      | 3 facilities                                 | Ordinance amendment to establish in process                                                                                                           | All                     |
| Federal Funding for Low-Income Senior & Handicapped Housing | Com. Dev.; Redev.; non-profits | City; grants              | Assist non-profits to get Federal funds      | Mt. View Acres 370 units + 30 cottages (11 new : 6 very low- and 5 low-income units; Christian Academy (senior handicap duplex) 4 beds                | Low Senior Handicapped  |
| Second Dwelling Unit Ordinance for Seniors & Handicapped    | Com. Dev.                      | City                      | 14 units                                     | Maintained ord.; no units built under ord.                                                                                                            | Seniors Handicapped     |
| Congregate Housing (encourage & review ordinances)          | Com. Dev.                      | None                      | 245 units<br>Ensure ordinances do not hinder | Under construction: Brookside--56; Brentwood--192 (42 first phase) Approved: Regent--140; Amer. Bap.--12. Being processed: Marriott--113. Total = 513 | Seniors Handicapped Low |
| Single-Room Occupancy Housing (encourage)                   | Com. Dev.                      | City; loans; forgive fees | 35 units<br>Identify sites                   | 0 units                                                                                                                                               | Very low                |



**Table 5-7**  
**Program Evaluation - Redlands Housing Goals and Production**  
**1995-2000**

| Program                                                                                                                  | Responsible Agency                                                 | Funding                       | Goal 1995-2000                              | Achieved 1995-2000                                                     | Affected Income Group |
|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-------------------------------|---------------------------------------------|------------------------------------------------------------------------|-----------------------|
| Emergency Shelter Services & Transitional Housing (designate sites, assist with grants)                                  | Com. Dev.; Redlands Family Services; United Way; other non-profits | City; loans; incentives; CDBG | Designate sites; assist with grants & loans | Done; on-going. San Bernardino County provided \$258,200 to providers. | Homeless              |
| Permanent Housing for Handicapped, Homeless (PIII)                                                                       | Com. Dev.; non-profits                                             | City                          | Contact agencies, determine feasibility     | 0 units.                                                               | Handicapped Homeless  |
| First- & Last-Month Rent Loan Program                                                                                    | S.B. Co.; Com. Dev.                                                | Loans/Co. CDBG                | Establish loan guidelines, procedures       | Not done. San Bernardino County 65.                                    | Very low              |
| Congregate Housing (amend Zoning Ord.)                                                                                   | Com. Dev.                                                          | City                          | Establish standards in Medium Density areas | No new standards; have policy formula for beds/population              | All                   |
| Single Room Occupancy Housing (amend Zoning Ord.)                                                                        | Com. Dev.                                                          | City                          | Establish standards                         | Not done                                                               | Very low              |
| Emergency Shelter & Transitional Housing Sites                                                                           | Com. Dev.                                                          | City                          | Establish standards                         | Not done; allowed in Downtown S.P.                                     | Homeless              |
| Create New Multiple Family Residential Zoning to Accommodate Medium & High Density Residential General Plan Designations | Com. Dev.                                                          | City                          | Prepare ord.                                | Not done; R-3 allows 27 du/ac                                          | All                   |
| Annexation of County Sphere Area                                                                                         | City; LAFCO; property owners                                       | City                          | 150 units/year Assist in proceedings        | 400 new units annexed-counted elsewhere                                | All                   |
| Amend Zoning Ordinance (to allow up to 27 units/ac)                                                                      | Com. Dev.                                                          | City                          | Prepare ord.                                | R-3 allows up to 29/ac                                                 | All                   |



**Table 5-7**  
**Program Evaluation - Redlands Housing Goals and Production**  
**1995-2000**

| Program                                                                       | Responsible Agency                           | Funding               | Goal 1995-2000                                            | Achieved 1995-2000                                                                  | Affected Income Group   |
|-------------------------------------------------------------------------------|----------------------------------------------|-----------------------|-----------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------|
| Revise Criteria under Municipal Code to Assist Low Income Households          | Com. Dev.                                    | City                  | Prepare ord.                                              | Not done                                                                            | Low                     |
| Development Fees                                                              | City                                         | City                  | Evaluate; continue procedure                              | Continued                                                                           | Low Seniors             |
| Participate in Establishment of Building Code                                 | Com. Dev.                                    | City                  | Participate in UBC updates                                | Done                                                                                | All                     |
| One-Stop Permit Processing                                                    | Com. Dev.                                    | None                  | Continue & improve                                        | Continued; Amended to include prelim. review                                        | All                     |
| Planned Residential Development                                               | City                                         | None                  | Maintain current ordinance to allow flexibility           | Maintained; Amended ord. to remove minimum lot size                                 | Above Moderate          |
| Mixed Use Zoning                                                              | Com. Dev.                                    | None                  | Continue & provide incentives in Downtown S.P.            | Continued; No amendments for incentives                                             | Moderate Above Moderate |
| Expand Urban Services                                                         | Public Works; Municipal Utilities; Com. Dev. | City; inspection fees | Initiate planning for San Timoteo & Live Oak Canyon areas | Deleted requirement for urban services; San Timoteo & Live Oak Canyon req. election | All                     |
| Mitigate Finance Costs for Low-Income Projects                                | Com. Dev.                                    | City                  | Continue                                                  | Continued                                                                           | Low                     |
| Maintain a Large Supply of Available Sites to Maintain Competitive Land Costs | City                                         | City                  | Adopt General Plan & amend zoning                         | Done                                                                                | All                     |



**Table 5-7**  
**Program Evaluation - Redlands Housing Goals and Production**  
**1995-2000**

| Program                                               | Responsible Agency | Funding           | Goal 1995-2000                 | Achieved 1995-2000                                | Affected Income Group                      |
|-------------------------------------------------------|--------------------|-------------------|--------------------------------|---------------------------------------------------|--------------------------------------------|
| Establish Fast-Track Development Process              | Com. Dev.          | City              | Formalize process              | Established                                       | All                                        |
| Evaluate & Revise Zoning Standards                    | Com. Dev.          | City              | Continue                       | Continued; on-going                               | All                                        |
| Evaluate & Revise Off-site Improvement Standards      | Public Works       | City              | Continue; Evaluate & amend     | Continued; on-going                               | All                                        |
| Adaptive Reuse of Single-family Homes                 | Com. Dev.          | City              | Prepare ordinances             | Not done; already allowed                         | All                                        |
| Condominium Conversion Ordinance                      | Com. Dev.          | City              | Continue                       | Continued; No applications                        | Moderate                                   |
| Senior & Handicapped Housing Grants                   | S.B. Co.           | Co. CDBG          | 100 units; Continue program    | 57 units.                                         | Senior Handicapped Low (46), Moderate (11) |
| CDBG Rehabilitation Loan Program                      | S.B. Co.           | Co. CDBG          | 30 units; Continue & publicize | 16 units                                          | Low Moderate                               |
| Rental Rehabilitation Program --single-family homes   | S.B. Co.           | Co. CDBG          | 30 units; Continue program     | 8 units                                           | Very low Low                               |
| Outreach Program for Rehabilitation & Repair Programs | Redev.             | City; S.B. County | Develop & initiate outreach    | Done; community meetings & door-to-door; on-going | All                                        |



**Table 5-7**  
**Program Evaluation - Redlands Housing Goals and Production**  
**1995-2000**

| Program                                                                                                        | Responsible Agency                | Funding        | Goal 1995-2000                                                                                      | Achieved 1995-2000           | Affected Income Group |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------|-----------------------------------------------------------------------------------------------------|------------------------------|-----------------------|
| Fair Housing Counseling                                                                                        | Inland Mediation Board; City      | CDBG           | Continue                                                                                            | Continued                    | All                   |
| Residential Energy Conservation Design Standards                                                               | Com. Dev.                         | City           | Revise standards                                                                                    | Not done                     | All                   |
| Subdivision Ordinance (lot orientation & design for passive solar, solar access, street widths, tree planting) | Com. Dev.                         | City           | Revise ord.                                                                                         | Not done                     | All                   |
| Land Use Patterns & Densities                                                                                  | Com. Dev.                         | City           | Consult with Omnitrans                                                                              | Done                         | All                   |
| Neighborhood Services                                                                                          | Com. Dev.                         | None           | Amend Zoning Ord. to implement Land Use Element                                                     | Done; Zone Change A-1 to C-2 | All                   |
| <b>New Program</b> (added 1999):<br>Neighborhood Initiative Program<br>(Purchase, rehab + resell)              | S.B. Co.;<br>Redev. & non-profits | HUD            | Purchase HUD repos, non-profits rehab. + sell                                                       | 40 houses in escrow          | Low<br>Moderate       |
| Local Initiative                                                                                               | S.B. Co.; Redev.                  | HUD (\$2 mil.) | Public works improvements, Great Neighborhoods, FTHB, multi-family rehab., demolition, Target area. |                              |                       |



**Table 5-7**  
**Program Evaluation - Redlands Housing Goals and Production**  
**1995-2000**

| Program                                       | Responsible Agency | Funding | Goal 1995-2000 | Achieved<br>1995-2000             | Affected<br>Income<br>Group |
|-----------------------------------------------|--------------------|---------|----------------|-----------------------------------|-----------------------------|
| Community Care Facilities existing (1998)     |                    |         |                | Number projects/Number population |                             |
| DSS licensed                                  |                    |         |                | 35 / 785                          |                             |
| DIHS licensed                                 |                    |         |                | 12 / 72                           |                             |
| Total                                         |                    |         |                | 47 / 857                          |                             |
| <b>Total: Very Low- and Low-Income Units:</b> |                    |         |                | <b>24 (Built and approved)</b>    |                             |
| Rehabilitated                                 |                    |         |                | 318                               |                             |
| Conserved                                     |                    |         |                | 217                               |                             |
| New Congregate Care units                     |                    |         |                | 908 (Senior                       |                             |

Source: Redlands Community Development Department



## 5.4 LAND AVAILABLE FOR HOUSING

Table 5-8 identifies by traffic analysis zones potential housing sites as permitted by the General Plan. The evaluation of sites did not cover projects of a certain size and did not consider reuse of existing parcels. The analysis concentrated on vacant land.

**Table 5-8**  
**Vacant Housing Sites**

|                 | Units |     |     |                 | Units |       |       |
|-----------------|-------|-----|-----|-----------------|-------|-------|-------|
| Residential TAZ | LD    | MD  | HD  | Residential TAZ | LD    | MD    | HD    |
| 5               | 262   |     |     | 42              | 0     | 0     | 248   |
| 6               | 319** |     |     | 43              | 0     | 0     | 24    |
| 7               | 160   |     |     | 45              | 0     | 0     | 192   |
| 8               | 583*  |     |     | 46              | 0     | 0     | 0     |
| 9               | 183   | 109 | 0   | 47              | 27    | 0     | 0     |
| 10              | 9     | 200 | 83  | 48              | 6     | 0     | 0     |
| 11              | 21    | 0   | 0   | 49              | 29    | 0     | 0     |
| 21              | 0     | 172 | 0   | 50              | 13    | 0     | 0     |
| 22              | 6     | 0   | 0   | 51              | 50    | 0     | 0     |
| 23              | 4     | 50  | 0   | 52              | 176   | 0     | 0     |
| 25              | 0     | 0   | 128 | 53              | 184   | 0     | 0     |
| 26              | 25    | 0   | 0   | 54              | 257   | 0     | 0     |
| 27              | 36    | 0   | 0   | 55              | 87    | 0     | 0     |
| 28              | 78    | 0   | 0   | 56              | 426   | 0     | 0     |
| 29              | 232   | 0   | 0   | 57              | 42    | 0     | 0     |
| 30              | 79    | 71  | 0   | 58              | 100   | 57    | 0     |
| 31              | 0     | 19  | 0   | 59              | 273   | 0     | 0     |
| 32              | 0     | 10  | 0   | 69              | 23    | 0     | 48    |
| 33              | 0     | 0   | 212 | 70              | 100   | 0     | 0     |
| 34-38           | 0     | 0   | 0   | 71              | 0     | 0     | 42    |
| 39              | 0     | 386 | 0   | 72              | 0     | 0     | 91    |
|                 |       |     |     | City Subtotal   | 3,790 | 1,074 | 1,068 |
| County          |       |     |     |                 |       |       |       |
| 60              | 686   | 0   | 0   | 65              | 315   | 177   | 0     |



**Table 5-8**  
**Vacant Housing Sites**

| Units           |       |       |       | Units                                                                       |     |    |    |
|-----------------|-------|-------|-------|-----------------------------------------------------------------------------|-----|----|----|
| Residential TAZ | LD    | MD    | HD    | Residential TAZ                                                             | LD  | MD | HD |
| 61              | 110   | 0     | 0     | 66                                                                          | 118 | 0  | 0  |
| 62              | 158   | 0     | 0     | 67                                                                          | 389 | 0  | 0  |
| 63              | 252   | 0     | 0     | 73                                                                          | 109 | 0  | 0  |
| County Subtotal |       |       |       | 2,137                                                                       | 177 | 0  |    |
| <b>Totals</b>   |       |       |       |                                                                             |     |    |    |
| City Subtotal   | 3,790 | 1,074 | 1,068 | *2.6 sample is Curtis development<br>** 3.1 Gardner Tract, north of Pioneer |     |    |    |
| County Subtotal | 2,137 | 177   | 0     |                                                                             |     |    |    |
| Grand Total     | 5,927 | 1,251 | 1,068 |                                                                             |     |    |    |

Source: Redlands Community Development Department

**Table 5-9**  
**Multi-family Development Potential by Traffic Analysis Zone**

| Residential TAZ | Parcel Acreage | G. P. Category | Zoning/Status              | Estimated Units | Actions Needed |
|-----------------|----------------|----------------|----------------------------|-----------------|----------------|
| 9               | A. 4.33 acres  | MDR            | R-2 zone@13 du/acre/Vacant | 56              |                |
|                 | B. 4.10 acres  | MDR            | R-2 zone@13 du/acre/Vacant | 53              |                |
|                 |                |                | <b>TOTAL</b>               | <b>109</b>      |                |
| 10              | A. 9.5 acres   | MDR            | R-2 zone@13 du/acre/Vacant | 123             |                |
|                 | B. 3.21 acres  | MDR            | R-2 zone@13 du/acre/Vacant | 42              |                |
|                 | C. 2.73 acres  | MDR            | R-2 zone@13 du/acre/Vacant | 35              |                |
|                 |                |                | <b>TOTAL</b>               | <b>200</b>      |                |
|                 | D. 3.97 acres  | HDR            | R-2 zone@21 du/acre/Vacant | 83              | need CUP       |
|                 |                |                | <b>TOTAL</b>               | <b>83</b>       |                |



| Residential TAZ | Parcel Acreage | G. P. Category | Zoning/Status                          | Estimated Units | Actions Needed |
|-----------------|----------------|----------------|----------------------------------------|-----------------|----------------|
| 21              | A. 4.75 acres  | MDR            | A-1 zone@13 du/acre/Vacant             | 62              | need ZC        |
|                 | B. 4.4 acres   | MDR            | R-1 zone@13 du/acre/2 SFR <sup>1</sup> | 57              | need ZC        |
|                 | C. 4.12 acres  | MDR            | R-1 zone@13 du/acre/Vacant             | 53              | need ZC        |
|                 |                |                | <b>TOTAL</b>                           | <b>172</b>      |                |
| 23              | A. 2.61 acres  | MDR            | R-2 zone@13 du/acre/Vacant             | 34              |                |
|                 | B. .65 acres   | MDR            | R-2 zone@13 du/acre/Vacant             | 8               |                |
|                 | C. .66 acres   | MDR            | R-2 zone@13 du/acre/Vacant             | 8               |                |
|                 |                |                | <b>TOTAL</b>                           | <b>50</b>       |                |
| 25              | A. 2.52 acres  | HDR            | R-2 zone@21 du/acre/Vacant             | 53              | need CUP       |
|                 | B. 2.35 acres  | HDR            | R-2 zone@21 du/acre/Vacant             | 49              | need CUP       |
|                 | C. 1.26 acres  | HDR            | R-2 zone@21 du/acre/Vacant             | 26              | need CUP       |
|                 |                |                | <b>TOTAL</b>                           | <b>128</b>      |                |
| 30              | A. 2.60 acres  | MDR            | R-S zone@13 du/acre/Vacant             | 33              | need ZC        |
|                 | B. 2.92 acres  | MDR            | R-S zone@13 du/acre/Vacant             | 38              | need ZC        |
|                 |                |                | <b>TOTAL</b>                           | <b>71</b>       |                |
| 31              | A. 1.49 acres  | MDR            | R-2 zone@13 du/acre/Vacant             | 19              |                |
|                 |                |                | <b>TOTAL</b>                           | <b>19</b>       |                |
| 32              | A. .35 acres   | MDR            | A-P zone@13 du/acre/Vacant             | 4               |                |
|                 | B. .17 acres   | MDR            | A-P zone@13 du/acre/Vacant             | 2               |                |
|                 | C. .31 acres   | MDR            | R-2 zone@13 du/acre/Vacant             | 4               |                |
|                 |                |                | <b>TOTAL</b>                           | <b>10</b>       |                |

<sup>1</sup>SFR - Single Family Residence



| Residential<br>TAZ | Parcel<br>Acreage | G. P.<br>Category | Zoning/Status                                  | Estimated<br>Units | Actions<br>Needed |
|--------------------|-------------------|-------------------|------------------------------------------------|--------------------|-------------------|
| 33                 | A. 8.48<br>acres  | HDR               | TC zone@21 du/acre/Vacant                      | 178                |                   |
|                    | B. 1.63<br>acres  | HDR               | TC zone@21 du/acre/Vacant                      | 34                 |                   |
|                    |                   |                   | <b>TOTAL</b>                                   | <b>212</b>         |                   |
| 39                 | A. 8.8 acres      | MDR               | EV-3000 zone@10 du/acre/<br>Under Construction | 88                 |                   |
|                    | B. 4.43<br>acres  | MDR               | EV-3000 zone@10 du/acre/<br>Vacant             | 44                 |                   |
|                    | C. 4.7 acres      | MDR               | EV-3000 zone@10 du/acre/<br>1SFR               | 47                 |                   |
|                    | D. 8.8 acres      | MDR               | EV-3000 zone@10 du/acre/<br>1 SFR              | 88                 |                   |
|                    | E. 5.93<br>acres  | MDR               | EV-2500 zone@13 du/acre/<br>2 SFR              | 77                 |                   |
|                    | F. 4.20<br>acres  | MDR               | EV-2000 zone@10 du/acre/<br>1 SFR              | 42                 |                   |
|                    |                   |                   | <b>TOTAL</b>                                   | <b>386</b>         |                   |
| 42                 | A. 6.32<br>acres  | HDR               | EV-2500 zone@13.4 du/acre/<br>Vacant           | 85                 |                   |
|                    | B. 4.26<br>acres  | HDR               | EV-2500 zone@15 du/acre/<br>Vacant             | 63                 |                   |
|                    | C. 4.80<br>acres  | HDR               | R-2 zone@21 du/acre/1 SFR                      | 100                | need<br>CUP       |
|                    |                   |                   | <b>TOTAL</b>                                   | <b>248</b>         |                   |
| 43                 | A. 1.15<br>acres  | HDR               | R-2 zone@21 du/acre/Vacant                     | 24                 | need<br>CUP       |
|                    |                   |                   | <b>TOTAL</b>                                   | <b>24</b>          |                   |
| 45                 | A. 3.89<br>acres  | HDR               | R-2-2000 zone@21 du/acre/<br>Vacant            | 81                 |                   |
|                    | B. 5.279<br>acres | HDR               | R-2 zone@21 du/acre/Vacant                     | 111                | need<br>CUP       |
|                    |                   |                   | <b>TOTAL</b>                                   | <b>192</b>         |                   |



| Residential<br>TAZ | Parcel<br>Acreage | G. P.<br>Category | Zoning/Status                          | Estimated<br>Units | Actions<br>Needed |
|--------------------|-------------------|-------------------|----------------------------------------|--------------------|-------------------|
| 58                 | A. 4.50<br>acres  | MDR               | Specific Plan 23@13 du/acre/<br>Vacant | 57                 |                   |
|                    |                   |                   | <b>TOTAL</b>                           | <b>57</b>          |                   |
| 69                 | A. 2.32<br>acres  | HDR               | R-2 zone@21 du/acre/Vacant             | 48                 | need<br>CUP       |
|                    |                   |                   | <b>TOTAL</b>                           | <b>48</b>          |                   |
| 71                 | A. 2.0 acres      | HDR               | R-2 zone@21 du/acre/Vacant             | 42                 | need<br>CUP       |
|                    |                   |                   | <b>TOTAL</b>                           | <b>42</b>          |                   |
| 72                 | A. 3.14<br>acres  | HDR               | R-2 zone@21 du/acre/Vacant             | 65                 | need<br>CUP       |
|                    | B. 1.22<br>acres  | HDR               | R-2 zone@21 du/acre/1 SFR              | 26                 | need<br>CUP       |
|                    |                   |                   | <b>TOTAL</b>                           | <b>91</b>          |                   |
| 65<br>(County)     | A. 2.90<br>acres  | LMD               | RM zone@7 du/acre/1 SFR                | 20                 |                   |
|                    | B. 12.33<br>acres | LMD               | RM zone@7 du/acre/1 SFR                | 86                 |                   |
|                    | C. 1.53<br>acres  | LMD               | RM zone@7 du/acre/1 SFR                | 10                 |                   |
|                    | D. 8.74<br>acres  | LMD               | RM zone@7 du/acre/1 SFR                | 61                 |                   |
|                    |                   |                   | <b>TOTAL</b>                           | <b>177</b>         |                   |

NOTE: The allowable densities referenced above are less than the maximum density permitted by the General Plan; however, they are estimates of what may be reasonably expected for the subject parcel.

MDR - Medium Density Residential

HDR - High Density Residential

LMD - Low Medium Density Residential



**Table 5-10**

**Housing Need by Income Category SCAG Allocation and Available Housing Sites in the City and Sphere of Influence**

| Category              | Housing Need<br>1998-2005 | Estimate Units<br>(Based on Table 5-8) |
|-----------------------|---------------------------|----------------------------------------|
| Very Low Income       | 353                       | 534                                    |
| Low Income            | 289                       | 784                                    |
| Moderate Income       | 388                       | 3,994                                  |
| Above-Moderate Income | 901                       | 2,934                                  |
| <b>Total</b>          | <b>1,931</b>              | <b>8,246</b>                           |

## 5.5 ZONE CLASSIFICATIONS BY GENERAL PLAN LAND USE CATEGORY

Within each General Plan land use designation there are one or more zoning classifications. Each zoning classification has a minimum lot size and other specific standards pertaining to that zone. Each of the zones are subject to the state's density bonus rules. Each of the designations that will permit residential development are summarized below.

**Rural Living** - The Rural Living category designates up to 0.4 units per gross acre (1 unit per 2.5 gross acres) in slopes under 15 percent and 0.2 units per gross acre (1 unit per 5 gross acres) on slopes of 15 to 30 percent. The intent of this land use category is to retain sufficient open area to preserve natural features of the area and/or encourage agricultural use of the majority of each parcel. The assumed average density is 1 unit per 5 gross acres.

A new RL zone will be created for this land use classification. It will feature provisions for lots that are a minimum of 2.5 acres in size and allow for rural public improvements.

**Very Low Density** - The Very Low Density category designates from 0 to 2.7 units per gross acre on slopes under 15 percent. On slopes of 15 to 30 percent the maximum density is 0.4 units per gross acre (one unit per 2.5 acres). On areas with slopes over 30 percent, the maximum density is 0.2 units per acre. Smaller infill lots which are consistent with the prevailing development pattern may be approved. The intent of this land use category is to encourage limited, low-density residential development. General Plan policies encourage the retention of natural hillside areas and minimize grading and vegetation removal. The assumed average density is 1 unit per acre.

The R-R - Rural Residential, RRA - Rural Animals District, R-A Residential Estate, RAA - Residential Estate Animals District, and RE - Residential Estate District are permitted in this land use classification. The R-R and RRA have a minimum size lot of 1 acre. The RA and RAA have a minimum lot size of 20,000 square feet. The RE zone district has a main lot size of 14,000 square feet. The average density of an RE development is 2.7 units per acre although by using the PRD provision the density could be as high as 3 units per acre (net developable area).



**Low Density** - The Low Density category designates from 0 to 6.0 units per gross acre. This category is not intended to be applied in areas where slopes exceed 15 percent. The intent of this land use category is to provide for areas of single family residential developments. The General Plan provides a wide range of densities to encourage development appropriate to the site.

The Low Density designation includes the R-S Suburban Residential and R-1 Single Family Residential Districts. The RS zone has a minimum lot size of 10,000 square feet, and the R-1 zone has a minimum lot size of 7,200 square feet. Average densities for R-S developments are approximately 4.3 units per acre and for R-1 developments are approximately 6 units per acre.

**Low Medium Density** - The Low Medium Density category designates from 0 to 8 units per gross acre plus allows a State-mandated density bonus when a percentage of the units are reserved for low-income households or senior citizens. The intent of this land use category is to provide for a continuation of the land uses at densities compatible with existing development in the Mentone area and in the vicinity of the University of Redlands. The assumed average density for new development is 7 units per gross acre. The Low Medium Density includes the R-1-D, Single Family District and zoning within the County Mentone area. The R-1-D has a minimum lot size of 8,000 and a density of four thousand square feet of lot area per dwelling.

**Medium Density** - The Medium Density Category designates from 0 to 15 units per gross acre plus allows a State-mandated density bonus when a percentage of the units are reserved for low-income households or senior citizens. The intent of the Medium Density land use category is to provide areas for the development of attached, detached and/or mixed residential uses with a range of densities and housing types. At the upper end of the range, apartments would occupy about 85 percent of the gross area of a site creating a density of 17.6 units per net acre. Single-family attached units typically would be in the 6 to 8 units per gross acre range. The Medium Density land use category in the Mentone Area is to reflect a density of 6 to 8 units per gross acre. Many existing mobile home parks are in the Medium Density range. The assumed average density for new development is 12.0 units per gross acre.

The Medium Density land use category includes the R-2 Multiple-family Residential District. The R-2 zone has a minimum lot size of 8,000 square feet and permits a density of 14.5 units per net acre. In most areas of the City, R-2 developments have had a density of 13 units per acre.

**High Density** - The High Density category designates from 0 to 27 units per gross acre plus allows a State-mandated density bonus when a percentage of the units are reserved for low-income households or senior citizens. The intent of the High Density land use category is to provide for the development of attached, detached and/or mixed residential uses with a range of densities and housing types.

The High Density classification will allow projects to develop from 0 to 27 units per acre. The R-2, Multiple-family Residential District, the R-2-2000 Multiple-family Residential District, the R-3 Multiple Family Residential Districts as well as the AP Administrative and Professional Office District, and T.C., Town Center District (Specific Plan 45), will allow for residential densities in this land use classification. The R-2 zone allows up to a density of 3,000 square feet of lot area per dwelling, approximately 14 units per acre with a CUP; the R-2-2000 zone allows up to a density of 2,500 square feet of lot area per dwelling, approximately 21 units per acre; the R-3 zone allows a density of 1,500 square feet of lot area per dwelling unit, approximately 29 units per net acre; and the AP and T.C. zones allow up to 29 units per net acre.

**Resource Preservation Zone** - The Resource Preservation Zone contains areas of over 30 percent slope and limits density due to slope instability and other related safety and environmental hazards that may arise if hillside areas are heavily developed. These are areas possessing a unique character and fragile ecology, including prime resources for water conservation, wildlife preservation, open space recreation, and



agriculture. Since these areas contain valuable resources that are essential to the health, safety, and welfare of the community, residential uses are permitted only under a limited density in order to preserve the character and ecology of the land, as well as for human safety due to slope and other related geologic factors.

Permitted densities correlate directly with the slope of the property, and are as follows:

| Slope:     | Acres/Dwelling Unit                                                  |
|------------|----------------------------------------------------------------------|
| 0 to 15%   | 1.0 acre                                                             |
| >15 to 30% | 2.5 acres                                                            |
| >30%       | 10.0 to 5.0 acres (40% slope = 10.0 acres; 30-40% slope = 5.0 acres) |

Areas with significant slope constrain housing development by reducing the number of units per acre, which also forces the cost of the land to increase. Not only do hillside areas hinder development of high density housing, they also discourage low-income housing as the cost of large parcels and land improvements increases. Since hillside slopes result in such low density development, and geologically constrains new development, most of the hillside areas are zoned A-1 for agricultural use. However, the City recently approved 23 units within a 110-acre specific plan, providing some new housing development in this limited area.

## 5.6 ACTIONS NEEDED TO HAVE ADEQUATE HOUSING SITES

*As shown in Tables 5-8, 5-9, and 5-10, there are more than adequate sites available to accommodate the projected Housing Needs for the City of Redlands. In Table 5-8, an analysis of all vacant land or land that may be underutilized with the presence of an existing single family residence show that there is a potential for 8,246 dwelling units in the City and it's sphere of influence at build-out. Of these, 2,319 units are available for multi-family development.*

*Table 5-9 provides an analysis of all General Plan designated Medium and High Density sites by existing zoning. This breaks down, by parcel, the Medium and High Density designations shown in Table 5-8. As noted, in order to achieve the targeted density of development, in some cases, a conditional use permit is required. In other cases, the current zoning will have to be upgraded to accomplish the density allowed in the General Plan. Of the 2,319 units available for multi-family development, 1,449 are immediately available for development. A program has been added to direct staff to initiate rezoning of parcels as needed to bring them up to the densities allowed by the General Plan. (6.4.8)*

*In designating the Medium and High Density sites in the General Plan, a comprehensive analysis was performed during the General Plan preparation to verify that these sites were appropriate for this density and free from development constraints. These sites are all outside of flood zones, relatively level (up to five percent slope), and the circulation element has been modeled to be consistent with and adequately accommodate the land uses designated by the Land Use Element of the General Plan which was adopted in October, 1995. These sites are generally located away from noise generating uses and are not in areas subject to aircraft overflight.*

*Table 5-10 compares the projected housing needs through 2005 against the vacant housing sites in the City and the Sphere of Influence as identified in Table 5-8. This clearly illustrates that there are more than adequate housing sites available to meet the projected housing needs for the City through 2005 and beyond.*

*Since 1990, there has been limited development in the City due to economic conditions in the nation and the State over which the City had no control. What little development did occur was primarily single family construction. The City has recently approved four multi-family apartment projects. One of these is built and occupied, one is under construction and completion is expected by March, 2002, and two are approved.*



however, as of January 31, 2002, no plans have been submitted to the City for building permits. Several other projects are in the preliminary discussions stage.

The completed and occupied project, located at the southwest corner of Fern Avenue and Redlands Boulevard involves 62 senior units on a 2.34 acre parcel for a density of 26.5 dwelling units per acre. The maximum density allowed by the zoning would have been 29 units per acre.

The second project is under construction and expected to be ready for occupancy around the first of March, 2002. This project located at the southwest corner of Orange Avenue and Nevada Street includes eighty-four dwelling units on 8.8 acres for a density of 9.5 dwelling units per acre. The maximum density allowed by the land use district is ten units per acre.

The third project is one that has just recently been approved and is located at the northeast corner of Cypress Avenue and Hibiscus Street. This two story project involves 82 dwelling units on 4.74 acres of land for a density of 17 dwelling units per acre. For a two story project the maximum density is 17 units per acre. This project is waiting submittal of construction plans for plan check review.

The fourth project is a fourteen unit apartment development located on the southeast corner of Clifton Avenue and San Mateo Street. This project was not shown on the list of potential sites as it was in a predominantly single family neighborhood. It is located on 1.16 acres and has a density of twelve units per acre. The zoning was established specifically for this project through adoption of a specific plan. No plans for construction have been submitted as of this date, however, eight units were pre-existing and will be remodeled in the first phase.

No other multi-family projects have been submitted to the City for review in the past ten years. Several Medium and High Density multi-family projects are in preliminary discussion stages and formal application submittals are anticipated in the near future.

## **5.7 LAND AND SITES AVAILABLE FOR EMERGENCY SHELTER AND TRANSITIONAL HOUSING**

Section 65583(c)(1) of the California Government Code states that local jurisdictions must "identify sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rentals housing, factory-built housing, mobile homes, emergency shelters, and transition housing."

According to the California Department of Housing and Community Development (HCD), suitable sites should be close to public agencies, transportation, and facilities, have reasonable development costs, and the General Plan designation or zoning must permit development or use "without undue special regulatory approval." The department cites Los Angeles as adopting a zoning ordinance that allows emergency shelters and transitional housing by right in high density residential and commercial zones.

Based upon these considerations, the City of Redlands shall amend the Downtown Redlands Specific Plan (No. 45 Revised) to allow emergency shelters and transitional housing by right in the TC zoned areas within the Downtown (See Program 6.3d).

The following is a list of potential sites that are vacant or underutilized within the Downtown Redlands Specific Plan Area:



| Site Location                          | Zoning | Site Use | Number of Acres | Potential Number of Units/Occupancy |
|----------------------------------------|--------|----------|-----------------|-------------------------------------|
| North of Stuart, West of Eureka        | TC     | Vacant   | 8.48            | 572                                 |
| South of Stuart, East of Eureka        | TC     | Vacant   | 1.63            | 110                                 |
| Potential Units/Occupancy for Shelters |        |          |                 | 682                                 |

The density of units or occupancy is based on the same formula utilized for congregate care and senior housing facilities. The General Plan Density is multiplied by household size (2.7) to determine total occupancy.

## 6.0 FIVE-YEAR HOUSING PROGRAM

Federal funding for housing declined dramatically in the 1980s, making communities hard pressed to find the land, money, and staff to produce housing that meets the needs of all people. During the 1990s, several new state and federal programs were adopted, or existing programs consolidated. State and federal funding is available to address homeless needs, special housing needs of individuals with AIDS, the preservation of at-risk low-income rental housing, and other special needs. A new federal housing program, the Home Investment Partnership Program (HOME), was established to provide funding for a wide range of housing activities benefitting low-income households. And, both the State of California and the federal government adopted programs providing supportive services in conjunction with housing programs serving low-income individuals and families.

The policies that follow represent an attempt by the City of Redlands to meet the housing needs of its citizens for the next five years, given the limitations imposed by current political, economic, and social conditions, and in consideration of available state and federal funding.

Housing Program policies are grouped under six headings: affordable housing; housing for persons with special needs; housing sites; removing constraints to housing production; residential conservation; and access to housing. A seventh section contains policies relevant to residential energy conservation.

### 6.1 QUANTIFIED OBJECTIVES

As required by Section 65583 of the California Government Code, policies in this section seek to meet quantified housing goals. Table 6-1 charts these goals.

Some units affordable by low- and moderate-income households will be produced by the private market. During the period 1985 through 1995, approximately 20 percent of owner-occupied units and virtually all multi-family units were affordable for moderate-income households, and a large proportion of multi-family units were affordable for low-income households.



**Table 6-1:  
Redlands Quantified Objectives for City Program and Private Activity by Income Level for  
2000-2005**

|                         | Very Low<br>Income | Low Income | Moderate<br>Income | Above<br>Moderate | Total |
|-------------------------|--------------------|------------|--------------------|-------------------|-------|
| RHNA Adequate Sites     | 353                | 289        | 388                | 901               | 1,931 |
| Actual Sites Available* | 534                | 784        | 3,994              | 2,934             | 8,246 |
| New Construction        | 200                | 250        | 388                | 901               | 1,739 |
| First Time Homebuyer    | 5                  | 20         | 50                 | N/A               | 75    |
| Rehabilitation          | 60                 | 40         | N/A                | N/A               | 100   |
| Preserve at Risk**      | 218                | N/A        | N/A                | N/A               | 218   |

\* This applies to the City and its Sphere of Influence

\*\*Units at risk between 2000 and 2005—Citrus Arms and Redlands Park apartments.

## 6.2 GOALS, POLICIES, AND PROGRAMS

A reduction or elimination of some state and federal programs, and the creation and consolidation of other programs, has created both constraints and opportunities for the City of Redlands in meeting its low- and moderate-income housing needs. As a consequence, much of the responsibility for assisting and funding affordable housing has been shifted to local jurisdictions. Market-rate ownership housing in Redlands is out of the reach of almost all low- and most moderate-income families who do not have equity in an existing home. While rental housing is more affordable by low- and most moderate-income households, many very low-income households are paying more than 30 percent of their income for housing costs. By creating a high density residential designation, rental housing market rents can be low enough to accommodate even very low- income households.

### Guiding Policies: Affordable Housing

- 6.2a Participate in programs assisting in the production of housing affordable to very low-, low-, and moderate-income households.
- 6.2b Ensure that units produced for very low-, low- and moderate-income households are made available to those groups and maintained as affordable units.
- 6.2c Provide for a geographic dispersal of units affordable to very low-, low-and moderate-income households.
- 6.2d Ensure that the City's plans, codes, regulations, and ordinances, as well as housing program incentives, encourage the provision of a mix of housing types that are responsive to household size, income, and accessibility needs.

## PROPOSED PROGRAMS

- 6.2.1 **Density Bonus.** As part of its housing program, the City will comply with Government



Code Section 65915, which requires a minimum density bonus of 25 percent above the otherwise maximum allowable density, or "incentives of equivalent financial value" for projects with 10 percent of their units affordable to very low-income households, or 20 percent to low-income households, or 50 percent for senior citizens. Rental units will remain affordable for a minimum of 30 years; resale controls will be placed on ownership units to maintain their affordability for future owners. Affordable units will be dispersed throughout the project.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Continue to implement existing density bonus provisions of the Zoning Code.

Financing: Staff to administer program. CDBG fund or redevelopment funds to pay fees or provide other financial incentives for affordable density bonus units.

- 6.2.2 Non-profit Housing Providers.** Support efforts of non-profit housing sponsors, such as Baptist Homes of America and Corporate Fund for Housing, in constructing, acquiring, and improving low- and moderate-income housing.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Determine level of commitment to be made and work to engage non-profit housing providers in an active partnership. Initiated in May, 1994 and will continue on a regular basis. Examples of City support efforts include expedited permit processing, use of CDBG or redevelopment funds, assistance in accessing state or federal funds, and provision of density and/or other regulatory incentives.

Financing: Staff time, CDBG funds, redevelopment funds (when appropriate), Section 202 Program (senior and handicapped housing), HOME Program.

*Non-profit groups, because of their tax-exempt status, flexibility, and special expertise are often ideal partners for public agencies in building affordable housing. Successful groups know how to combine available resources, structure deals, and create and use political support to produce affordable housing beneficial to the community, with minimum public investment and effort.*

- 6.2.3 Redevelopment Low- and Moderate-Income Housing Funds.** Use 20 percent of tax increment in redevelopment area for the production of housing affordable to low- and moderate-income households, with emphasis on housing for those households with very low incomes.

Responsible



Agency: Redlands Redevelopment Agency

Actions

Needed: Assistance to providers of below-market rate housing. Funds are available immediately. Commitments are made as determined by the Agency. *Ongoing action.*

Financing: Tax increment in redevelopment project area.

*California Health and Safety Code Section 33334.2 requires that 20 percent of a redevelopment agency's tax increment funds be use for increasing and improving the community's supply of low- and moderate-income housing, unless the agency makes findings each year that such funds are necessary to meet existing financial obligations. If such findings are made, a deficit fund is established and a deficit reduction plan must be written. Also, findings of "equivalent effort" may be made by the agency, showing that either the agency or its sponsor has supported programs intended to aid low- and moderate-income people. As of January 2000, there was approximately \$1.9 million in the fund. Between 2000 and 2005, the City anticipates spending \$3.0 million in redevelopment set-aside funds for housing, which will be distributed as follows:*

|     |                              |
|-----|------------------------------|
| 20% | First Time Home Buyers       |
| 30% | Single-Family Rehabilitation |
| 10% | Multi-Family Rehabilitation  |
| 30% | Developer Assistance         |
| 5%  | Mobile-Home Assistance       |
| 5%  | Administrative Budget        |

- 6.2.4 Mortgage Revenue Bonds.** If undertaken by San Bernardino County, continue to participate in mortgage-revenue-bond programs that provide tax exempt low-cost financing to developers of projects making a portion of ownership units affordable to moderate-income households and rental units to very low-income households.

Responsible

Agencies: San Bernardino County; Redlands City Council (to authorize City participation); Redlands Community Development Department (as City liaison with other agencies participating in consortium).

Actions

Needed: Work with developers who propose suitable projects. Contact San Bernardino County and other public agencies in the Inland Empire to determine interest and feasibility of new bond issue. Determine feasibility of new bond issue by December 2000. If feasible, participate in bond issue in 2001 or 2002 for financing of new housing construction in 2002 - 2005.

Financing: Staff time; bond interest cost is borne by federal and State governments.

*Mortgage Revenue Bonds may be used to finance the construction or rehabilitation of single-family homes and construction, mortgage, and capital improvement loans for multi-family housing. For multi-family housing, provisions of the federal Tax Reform Act of 1986 require 20 percent of the units to be occupied by very low-income households.*



**6.2.5 Mortgage Credit Certificates.** Determine the feasibility of using Mortgage Credit Certificates.

Responsible

Agencies: Redlands City Council or San Bernardino County; Redlands Community Development Department

Actions

Needed: Staff to contact agencies with on-going programs and determine feasibility for program in Redlands by December 2001. If feasible, may be used as a companion program to Mortgage Revenue Bonds in place of Mortgage Bonds.

Financing: Staff time.

*Mortgage Credit Certificates (MCCs) were first authorized by the Tax Reform Act of 1984. The act permits state and local governments to exchange some or all of their authority to issue Mortgage Revenue Bonds (MRBs) for the authority to issue Mortgage Credit Certificates. A certificate entitles first-time home buyers with incomes less than 115 percent of median income to reduce the amount of their federal income tax liability by an amount equal to a portion of the interest paid during the year on their home mortgage. Unlike the standard mortgage interest rate deduction, which is subtracted from the adjusted income before calculating income tax owed, this credit is deducted from the actual money owed. The credits are in addition to the standard deduction. By allowing qualified home buyers to use more of their income on mortgage payments, the credit increases their effective home-buying power.*

**6.2.6 (HUD) HOME Investment Partnership Program for Multi-family Housing.** Participation in the HOME program through the County of San Bernardino, Housing and Community Development.

Responsible

Agencies: Redlands Community Development Department, non-profit organizations

Actions

Needed: Staff to coordinate with County of San Bernardino, Housing and Community Development, and non-profit organizations. Initiated April 1993 and ongoing.

Financing: Staff time.

*The (HUD) HOME Investment Partnership Program for Multi-family Housing replaces the State Rental Rehabilitation Program (SRRP), HUD Section 312 Program, Urban Homesteading, and HUD's Rental Rehabilitation for Entitlement Communities.*

*Money from the HOME program can be used for new construction, acquisition, or rehabilitation. The program emphasizes local governments working with non-profit housing development corporations. Local governments must assign 15 percent of their allocation to non-profits for rehabilitation or new construction. Local governments may also give money to private individuals.*



*The process for receiving grant money is based on a formula that considers the number of rental units constructed in a community before 1950 and its percentage of poor families. The City of Redlands has coordinated with San Bernardino County, Housing and Community Development and obtains funding jointly with their agency.*

- 6.2.7 Low-Income Housing Tax Credits.** Assist non-profit and for-profit low-income housing providers in accessing low-income housing tax credits as a means of financing low-income housing development.

Responsible

Agency: Redlands Community Development Department

Actions

Needed: Assist in documenting project eligibility and preparing tax credit applications. *This is an ongoing action that the City will implement as requests for assistance are received by low-income housing providers.*

Financing: Staff time.

*The Low Income Housing Tax Credit program provides a tax credit for owners of low-income rental housing. Eligible projects are those with at least 20 percent of the units occupied by very low-income tenants or at least 40 percent of the units in the project occupied by tenants earning 60 percent of the median income adjusted for family size. Projects receiving the federal tax credit must meet these requirements for 15 years. A state tax credit requiring the unit to remain low-income for 30 years is also available.*

*The amount of credit available in each state is limited to \$1.25 per capita, or \$34 million in California per year. The California Tax Allocation Committee distributes the credits.*

- 6.2.8 Buy-out Assistance for HUD-financed Projects.** Assist non-profits in purchasing apartment projects financed by the United States Department of Housing and Urban Development that contain below market rate units threatened with conversion to market rate.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Contact owners of remaining rental properties at-risk within one year of potential conversion to market-rate status. Contact non-profit housing agencies with experience and capacity to acquire these rental projects should owners be willing to sell. Assist property owners or non-profits in accessing state or federal funds designated for preservation of at-risk units. *This is an ongoing program that will be implemented by the City as rental properties approach the termination dates.*

Financing:

Staff time, funds for grants or loans.

Mortgage Revenue Bonds (acquisition or construction of replacement units)

California Multi-family Housing Program (replacement units)

Federal Section 8 New Construction Program (replacement units)

Federal Section 223 Program (refinancing of low-income rental projects)



*Apartment projects built with financial assistance from HUD, either Federal Housing Administration (FHA) or Section 8 low-cost loans, have units with rents set at given levels for the life of the contract. Many of these contracts are coming to an end, with a resulting possible loss of affordable rental units. An inventory compiled by the California Housing Partnership Corporation lists three HUD-financed projects in Redlands: the Redlands Park Apartments, Casa de la Vista, and the Citrus Arms.*

*Title VI of the National Affordable Housing Act of 1990 (Cranston-Gonzales Act) provides funds for the preservation of affordable housing when a complex is threatened with conversion to market-rate due to pre-payment of the loan. Under the Act, HUD-financed projects threatened with conversion must first be offered for sale for three months to tenants of non-profit agencies. If after three months the project is not sold, the owner may sell to anyone; however, the unit must remain affordable for the life of the building if sold between 3 and 15 months of being offered. After 15 months, the owner can sell to anyone without restriction.*

**6.2.9 Public Housing.** Cooperate with the San Bernardino County Housing Authority in developing, maintaining, and improving low-income housing.

Responsible

Agency: Redlands Community Development Department; Redlands City Council

Actions

Needed: Cooperate with the San Bernardino County Housing Authority in locating suitable sites or existing properties that can be rehabilitated and in obtaining funding. Initiate by November 1995 and ongoing.

Financing:

California Multi-family Housing Program (construction of replacement units)  
Federal Section 8 New Construction Program (construction of replacement units)

Federal Section 223 Program (refinancing of low-income rental projects)

*The San Bernardino County Housing Authority in 2000 assisted 321 households, either through direct ownership and management of public housing units, the provision of Section 8 Certificates, or the provision of Section 8 Vouchers.*

**6.2.10 Mobile Homes.** Continue to implement regulations designed to retain existing mobile home parks and encourage new mobile home parks and subdivisions. These may include: 1) designation of specific sites for mobile home park or subdivision development, 2) incentives and assistance to encourage the conversion of existing mobile home parks to mobile home subdivisions where this would preserve mobile home living, and 3) provisions to encourage relocation in Redlands of mobile home park spaces displaced by public or private development activities.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Add implementing language to zoning and subdivision regulations. *Initiate by June, 2002.*



Financing: Staff time to prepare regulations.

*Development of mobile home parks, the major source of affordable single-family housing, has slowed statewide because land owners in urban areas realize a greater return for other urban uses.*

- 6.2.11 Mobile Home Rent Control.** Continue current rent control program that limits rent increases in existing parks to no more than the Consumer Price Index increase for that year.

Responsible

Agency: Redlands Mobile Home Rent Control Board; Redlands City Council

Actions

Needed: Continue existing program. Program is continuous and ongoing.

Financing: Board expenses.

- 6.2.12 Limited Equity Cooperatives.** Retain existing policy of encouraging formation of limited equity stock cooperatives.

Responsible

Agency: Redlands City Council

Actions

Needed: Contact non-profit or for-profit housing organizations by *September 2002* that specialize in disseminating information on cooperatives and locating developers and financiers of such housing projects. Determine potential for the development of such housing in the Redlands market.

Financing: None.

*By limiting the profit made when an individual sells "stock" in a cooperative, cooperatives are able to retain affordable housing.* No applications have been received for limited equity stock cooperatives.

- 6.2.13 Community Development Block Grant Program.** Funding program to assist in accomplishing programs identified within the Five-Year Housing Program. The City currently participates with the County in this federal grant program.

Responsible

Agency: Redlands Community Services Department

Actions

Needed: Apply for annual allocation of CDBG Funds. Prior to preparation of annual application, conduct public hearing to ascertain CDBG funding priorities and develop annual strategy for use of funds. *Current and ongoing action.*

Financing: CDBG Program.



### 6.3 HOUSING FOR PEOPLE WITH SPECIAL NEEDS

Section 4.2 identified those groups with special housing needs in Redlands: seniors, large families, female-headed households, disabled persons, and homeless families and individuals.

#### Guiding Policies: Housing For People With Special Needs

- 6.3a Provide incentives for development of affordable housing for seniors, single mothers, and disabled persons on sites where proximity to services and other features make it desirable.
- 6.3b Encourage the development of affordable housing units with three or more bedrooms.
- 6.3c Encourage the development of emergency and transitional housing for homeless persons and families.

### PROPOSED PROGRAMS

- 6.3.1 **Density Bonuses For Very Low, Lower Income, and Senior Citizens.** Allow a 25-percent density bonus, plus a special incentive for projects having at least 20 percent of total units affordable to lower income households, or at least 10 percent of total units affordable to Very Low Income Household, or for Senior Citizen Housing projects.

*Responsible*

Agency: Redlands Community Development Department

*Actions*

Needed: Ordinance adopted, implementation on-going

Financing: Staff time

- 6.3.2 **Housing Referral and Placement Program.** Support establishment of a program for those needing housing to link with those wanting to share their homes or wishing to take advantage of the City's "second dwelling unit" ordinance.

*Responsible*

Agencies: Redlands Community Development Department and a non-profit organization

*Action*

Needed: Continue to work with a non-profit to implement this program. *Current* and ongoing.

Financing: Staff time, CDBG funds.

- 6.3.3 **Group Homes and Community Care Facilities for Individuals Unable to Live Independently.** Continue to work with non-profit organizations to identify the need for group homes and community care facilities for specific population groups (elderly, disabled, etc.) If there is a need, assist in identifying appropriate sites under the City's Zoning Code.

*Responsible*

Agencies: Redlands Community Development Department, non-profit organization



Actions

Needed: Ensure community support, site location; identify sites in zones permitting such facilities. Ongoing action. *Site identification is conducted on a case-by-case basis as specific group home proposals are submitted to the City.*

Financing: Staff time.

**6.3.4 Federal Funding for Low-Income Senior and Handicapped Housing.** Assist non-profit developers in pursuing federal funding for additional low-income housing for seniors and handicapped persons.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council; Redlands Redevelopment Agency; Non-profit groups

Actions

Needed: Engage the interest of non-profit developers, and help them locate sites and apply for funds. Continue as an ongoing action.

Financing: Staff time; CDBG or redevelopment funds to provide assistance in completing feasibility studies, applying for state or federal funds or tax credits, and acquiring one or more sites.

*The Federal Department of Housing and Urban Development (HUD) has a series of loan programs to fund non-profit developers of low-income rental and cooperative units for elderly or handicapped people. These include zero-interest Section 106(b) loans for up to \$50,000 for pre-development expenses, and low-interest Section 202 and Section 811 loans for construction and rehabilitation.*

**6.3.5 Second Dwelling Unit Ordinance for Seniors and Handicapped.**

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Maintain Second Dwelling Unit Ordinance in accordance with State law. Process CUPs as requested. Process is on-going.

Financing: Staff time.

*The City of Redlands adopted a Second Dwelling Unit Ordinance in 1992 and updated the Ordinance in 1994 in accordance with State law.*

**6.3.6 Congregate Housing.** Encourage congregate housing.

Responsible

Agency: Redlands Community Development Department; Redlands City Council

Actions

Needed: Ensure City policies and zoning do not hinder such development. Review of City zoning policies completed to ensure that there are no regulatory



barriers to the development of such housing. *City will monitor application of regulations annually to ensure that zoning requirements do not create unreasonable barriers and cost.*

Financing: None.

*Congregate housing, which is usually intended for seniors but also may be used for the handicapped, students, and single mothers, features private rooms or apartments with shared communal facilities, such as kitchens and recreation areas. In Redlands, small kitchens are allowed in the units themselves so long as tenants pay for two common meals per day.*

- 6.3.7 Single-Room Occupancy Housing.** Encourage the maintenance and development of single-room occupancy housing by identifying existing and potential units and supporting development with loans, fee waivers, and relaxed standards.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Identifying existing structures and potential sites, winning the interest of developers, and working out appropriate incentives. City has identified potential sites in the downtown area where SROs are permitted under the Zoning Code. *The City will update the site identification as changes in land use occur on targeted sites.*

Financing: Staff time; CDBG funds or redevelopment set-aside funds. Assistance in accessing state or federal funds for construction of such housing (the most appropriate state or federal program will depend on the client group that SRO housing units will serve).

*Many cities have found existing single-room occupancy hotels (SROs) to be a valuable source of housing for very low-income persons. In addition, new SROs represent a cost-effective means of providing permanent and transitional housing. In most SRO projects, new development "pencils out" with very little public financial support or concession.*

*In Redlands, the likely sources of SRO units are obsolete motels that are no longer able to compete for the traveling clientele.*

- 6.3.8 Emergency Shelter Services and Transitional Housing.** Support efforts by local non-profit groups to provide emergency shelter and transitional housing, with special emphasis on homeless families.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council; Redlands Family Services, the United Way, and other interested non-profit organizations

Actions

Needed: Designate sites; aid in obtaining grants, fund with loans or CDBG money. Continue on-going support to non-profits. *Staff to research sites, grants and funding by December 2002.*



Financing: Staff time; perhaps provide with loans and other financial incentives.

*Delaware House, run by "Frazee" a San Bernardino homeless service organization and funded in part by the United Way, provides shelter for 15 people over age 55 and could serve as a model. With the estimated number of homeless ranging from 45 to 350 and more, the need for more shelter is apparent.*

*Possible funding sources include the Emergency Food and Shelter Program operated by local boards of the Federal Emergency Management Agency (FEMA), Community Services and Development Block Grants (CSBGs and CDBGs), and the California Emergency Shelter Program (ESP).*

**6.3.9 Permanent Housing for the Handicapped, Homeless (PHH).** Investigate participation in the PHH program.

Responsible

Agencies: Redlands Community Development Department, non-profit organizations

Actions

Needed: Staff to contact agencies with on-going programs and determine feasibility for program in Redlands. Staff to contact possible project sponsors. *Initiate process in June 2002.*

Financing: Staff time.

*The Permanent Housing for the Handicapped, Homeless (PHH) program is part of the federal McKinley Act. The process begins with a request for proposal, issued early in the year with a deadline for application. The state administers the funding and application process. Winners are announced in August. The program requires a well-written description of services for the project, matching funds, site-control or at least an option on the property. While non-profits apply most often, cities may also apply and often participate in providing matching funds.*

**6.3.10 First- and Last-Month Loan Program.** Provide short-term, zero-interest loans to cover the first- and last-month's rent and security deposit for qualifying households. Household income must be 50 percent or less of the median income, yet must be sufficient to pay the rent.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Establish and periodically revise loan guidelines, program procedures, allocate staff or find third party to administer program. *Current and ongoing program. City to evaluate program guidelines and make appropriate changes, if indicated, by December 2002.*

Financing: Loan funds, perhaps using CDBG or emergency services monies, staff time.

*For some homeless people, and some threatened with homelessness, gathering the cash to pay for move-in costs is the major, insurmountable obstacle to finding housing. This*



*program would provide the necessary, temporary funding for such move-in costs. San Bernardino County already provides grants for the first-month's rent and security deposit, but only to recipients of Aid to Families with Dependent Children.*

#### 6.4 NEW HOUSING DEVELOPMENT

The General Plan provides for 6,768 additional housing units within the 1995 city boundaries, exceeding the SCAG 1989-1996 housing allocation by 70 percent. Sufficient land is zoned and served to meet 100 percent of the low- and very low-income housing need assuming a large number of units will be added at the High and Medium Density levels. Projected density bonuses, congregate housing and single-room occupancy housing is in addition to these totals. Factory built and mobile homes are allowed in all residential zones, although given the density usually requires at least a low density residential designation. Table 5-7 identifies the available residential sites.

#### Guiding Policy: Housing Sites

- 6.4a** Designate and zone sufficient land to meet housing needs as determined by regional housing allocation.

#### PROPOSED PROGRAMS

**6.4.1 Implement Zoning Ordinance to include standards for congregate housing in Medium Density areas designated on the General Plan Diagram.**

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Current and ongoing.

Financing: Staff time.

**6.4.2 Implement Zoning Ordinance to include standards for Single Room Occupancy (SRO) housing within the Downtown Specific Plan area.**

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Current and ongoing.

Financing: Staff time.

**6.4.3 Emergency Shelter and Transitional Housing Sites.** To foster the development of emergency and transitional housing, designate suitable sites.

Responsible

Agency: Redlands Community Development Department; Redlands City Council

Actions



Needed: Continue to assess need and allow such facilities by right in appropriate zoning districts and implement current Zoning Ordinance requirements. *Conduct re-evaluation of current provisions by December 2002 to ensure that sufficient locations exist to meet future need. Recommend changes, if appropriate, for City Council consideration by March 2003.*

Financing: Staff time.

*Section 65583(c)(1) of the California Government Code states that local jurisdictions must "identify sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory-built housing, mobile homes, emergency shelters, and transitional housing."*

## 6.5 REMOVING CONSTRAINTS TO HOUSING PRODUCTION

### **Guiding Policy: Removing Governmental and Non-Governmental Constraints to Housing Production**

- 6.5a Remove constraints to production and availability of housing to the extent consistent with other General Plan policies.
- 6.5b Remove or reduce the impact of non-governmental constraints to housing production.

## PROPOSED PROGRAMS

- 6.5.1 **Revise Criteria Under Redlands Municipal Code to Assist Low Income Households.** Amend the point system for awarding and allocating units to give more emphasis and greater point value to projects that include housing affordable to lower-income households.

Responsible

Agency: Community Development Department; Redlands City Council

Actions

Needed: Amendment to ordinance pertaining to the point allocations. *Preparation and adoption of amendment by December 2002.*

Financing: Staff time.

*The current point system does allocate 10 points for low-income projects. The intent of this policy is to give additional points to low-income projects.*

- 6.5.2 **Development Fees.** Development fees should be evaluated on a regular basis to ensure they accurately reflect the fair-share costs of mitigating impacts from new development projects. The City Council may assist senior and low-income housing projects by assisting in payment of fees through use of Redevelopment Agency Set-Aside Funds or Community Development Block Grant Funds. The City Council on September 19, 1994, adopted Ordinance 2254 which authorized a 50 percent reduction on certain water and sewer fees.



Responsible

Agency: Redlands City Council

Actions

Needed: Continue current procedure. Establish specific policy for assistance with fees. Practice is on-going.

Financing: Staff time.

*The City has utilized Redevelopment Agency set-aside funds to assist the Section 202 Senior Housing Project developed by American Baptist Homes and the R-SB Harbinger Corporation for handicapped housing.*

- 6.5.3 Participate in Establishment of Building Code.** The Uniform Building Code is adopted at National and State levels. The City may participate and potentially influence the adoption of new codes to ensure unnecessary costs are not added while criteria is incorporated to assist those with special housing needs.

Responsible

Agency: Community Development Department

Actions

Needed: Attend and participate in updates of the Uniform Building Code on an on-going basis.

Financing: Staff time.

- 6.5.4 One-Stop Permit Processing.** Improve current practice by creating a one-stop counter more convenient to the public. Continue preliminary review process to assist applicants with filing process.

Responsible

Agency: Community Development Department; Redlands City Council

Actions

Needed: Improve and continue current practice.

Financing: None.

- 6.5.5 Planned Residential Development.** Maintain current ordinance that allows flexible open space and setback standards.

Responsible

Agency: Redlands City Council

Actions

Needed: Continue current practice.

Financing: None.



- 6.5.6 Mixed Use Zoning.** Retain current zoning that allows residential units on upper stories in the downtown commercial district and other housing in the Administrative/Professional zones. Provide new incentives such as floor area bonuses in the downtown and other commercial districts.

Responsible

Agency: Community Development Department; Redlands City Council

Actions

Needed: Continue current practice and amend the Downtown Specific Plan to provide additional incentives to create housing. Adopt amendment by August 2002.

Financing: None.

- 6.5.7 Mitigate Finance Costs for Low-Income Projects.** Work with bonding institutions to make available funds for low income projects in the City of Redlands. Identify and promote programs that reduce costs for low-income projects (See policies 6.1g and 6.1h).

Responsible

Agency: Community Development Department

Actions

Needed: Continue current practice. On-going.

Financing: Staff time.

- 6.5.8 Maintain a Large Supply of Available Sites to Maintain Competitive Land Costs.** The City has identified sites that exceed the identified need between 1998 and 2005 by a more than five-to-one ratio. By maintaining more sites than identified competition will help to maintain lower land costs.

Responsible

Agency: Redlands City Council

Actions

Needed: Adopt the General Plan and amend zoning *as needed to bring all zoning into compliance with the adopted General Plan. This should be initiated no later than the beginning of 2004. City will conduct annual re-evaluation of land supply.*

Financing: Staff time.

- 6.5.9 Establish a Fast-Track Development Process.** The City has worked with developers to reduce processing time by being flexible on submittal dates and overlapping processes. This can process has been formalized and made available to housing projects.

Responsible

Agency: Community Development Department

Actions

Needed: Continue to implement existing "Fast Track" development process.



Financing: Staff time.

- 6.5.10 Evaluate and Revise Zoning Standards.** The City currently evaluates and amends zoning standards to reflect current needs. This should be continued.

Responsible

Agency: Community Development Department

Actions

Needed: Continue current practice, on-going.

Financing: Staff time.

- 6.5.11 Evaluate and Revise Off-site Improvement Standards.** The City has modified off-site standards for certain types of housing development. This process can be continued and expanded to reduce costs to housing.

Responsible

Agency: Public Works Department

Actions

Needed: Continue current practices and evaluate and amend standards. On-going.

Financing: Staff time.

- 6.5.12 Evaluate initiating a ballot measure to allow carryover of unused building permit allocations from year to year.** Proposition R and Measure N established a limit of four hundred (400) dwelling units that could be built in any one calendar year. The original number was established based on an historical average of dwelling units per year. Proposition R and Measure N prohibit the carryover of unused dwelling units from year to year. While this will not necessarily prohibit the City from meeting its current housing goals, it may be required to exceed the 400 unit cap at some point in order to meet the goals if the development activity were to remain low for an extended period of time during this Element's time period. In order to allow this, it would be necessary to amend the adopted voter initiative.

Responsible

Agency: Redlands City Council

Action

Needed: Hold a public hearing to consider initiating an amendment to Measure N. This public hearing will be held in time to get the amendment on the ballot for the November, 2003 election.

Financing: Staff time and funding City Election.

- 6.5.13 Evaluate the necessity of amending the Zoning Code to raise the threshold of multi-family dwelling units for establishing the requirement for a conditional use permit.** Current City Code requires a conditional use permit (public hearing) for all multi-family residential projects of 35 units or more. While this has not proved to be an obstacle in the City of Redlands to achieving multi-family units in the past, it could be perceived as a potential



*impediment to achieving the City's housing goals. The City will monitor the permitting of new multi-family residential projects over the next two years to determine if we are not meeting our goals and if the requirement for a public hearing is a factor in the review process. If at the end of that period it is determined that the conditional use permit process is adversely affecting approvals of projects, including the cost of housing, it is proposed that raising the threshold be formally studied and considered.*

*Responsible*

*Agency: Redlands City Council*

*Actions*

*Needed: Staff will monitor multi-family projects over the next two years to determine if the requirement for a conditional use permit was a factor in decisions on the projects. The City will adopt mitigation measures, if needed, after the analysis and report on the progress as part of the annual General Plan Review which is submitted to Housing and Community Development along with the Governor's Office of Planning and Research.*

*Financing: Staff time*

## 6.6 RESIDENTIAL AND NEIGHBORHOOD CONSERVATION AND REHABILITATION

The following policies seek to improve the condition of housing, to protect neighborhoods from deterioration, and to enhance and preserve the historical and architectural character of housing. More detailed policies concerning historical and architectural preservation are included in the Conservation Element.

### **Guiding Policies: Residential and Neighborhood Conservation and Rehabilitation**

**6.6a** Maintain Redlands' housing stock in sound condition.

**6.6b** Rehabilitate substandard housing where feasible.

**6.6c** Provide public services and improvements that enhance and create neighborhood stability.

**6.6d** Preserve and protect residential historical and architectural resources.

## **PROPOSED PROGRAMS**

**6.6.1 Adaptive Reuse of Single-Family Homes.** Where historic homes are located in multi-family zoned areas, allow conversion to multi-family use only if the home's exterior appearance is preserved. Enforce design guidelines to ensure that new or renovated multi-family buildings are compatible in appearance with neighboring homes.

*Responsible*

*Agencies: Redlands Community Development Department; Redlands City Council*

*Actions*

*Needed: Allowed under current Zoning Ordinance. Current and ongoing.*



Financing: Staff time.

*The citizens of Redlands are proud of their city's architectural heritage and are concerned that it be preserved. This policy is intended to balance the need for more affordable housing and housing choice with the need to preserve Redlands' traditional appearance and atmosphere.*

- 6.6.2 Condominium Conversion Ordinance.** Retain existing policy of prohibiting condominium conversions unless City zoning and housing code standards are met.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Continue existing policy. On-going.

Financing: Staff time.

*No applications were received between 1995 and 2000.*

- 6.6.3 Senior and Handicapped Housing Grants.** Continue existing program.

Responsible

Agencies: San Bernardino County; Redlands Community Development Department; Redlands City Council

Actions

Needed: Continue existing program. On-going.

Financing: Use CDBG funds to pay for repair crews.

*The City uses part of its Community Development Block Grant (CDBG) funds to provide repair grants to seniors and handicapped people. Because Redlands receives its CDBG funds under the "small cities" program, San Bernardino County administers the program, sending out crews to make the repairs.*

- 6.6.4 Community Development Block Grant (CDBG) Rehabilitation Loan Program.** Continue existing program.

Responsible

Agencies: San Bernardino County; Redlands Community Development Department; Redlands City Council

Actions

Needed: Continue and publicize existing program.

Financing: CDBG funds for loans.

*This program is similar to the Senior and Handicapped Grant Program, except low-interest loans are provided to qualified owners instead of outright grants, and recipients must arrange for the work to be done.*



- 6.6.5 Rental Rehabilitation Program.** Continue existing program of providing CDBG federally-funded loans with deferred repayment for rehabilitating rental units.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Continue present program.

Financing: CDBG funds for loans.

*This program is similar to the Senior and Handicapped Grant and CDBG Rehabilitation Loan programs. Loans of up to \$10,000 are made at prime rates, with interest payments deferred for seven years provided the units are kept affordable to low-income households.*

- 6.6.6 Outreach Program for Rehabilitation and Repair Programs.** The City of Redlands participates with the County of San Bernardino in its Rehabilitation and Repair Programs. Improved information, knowledge, and assistance in filling out applications would result in greater participation.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Outreach is a current and ongoing part of the City's rehabilitation programs.

Financing: Staff time.

## **6.7 ACCESS TO HOUSING**

Equal access to housing is protected by state and federal law. Discrimination on the basis of race, ethnic or national origin, religion or marital status is prohibited by the Federal Civil Rights Act of 1968 and by Section 53 of the California Unruh Civil Rights Act. The Federal Fair Housing Amendments Act of 1988 prohibits discrimination based on handicap and familial status. The Rumford Fair Housing Law (part of the California Fair Employment and Housing Act of 1980) also protects individuals access to housing.

The Fair Housing Amendments Act prohibits discrimination against children. Mobile home parks and other developments designed specifically for seniors or handicapped are exempt.

### **Guiding Policy: Access to Housing**

- 6.7a** Work to ensure that individuals and families seeking housing in Redlands are not discriminated against on the basis of age, sex, family structure, national origin, or other arbitrary factors.

## **PROPOSED PROGRAMS**

- 6.7.1 Fair Housing Counseling.** Continue to contract with the Inland Mediation Board to provide landlord-tenant mediation and fair housing counseling.



Responsible  
Agencies: Inland Mediation Board; Redlands City Council

Actions  
Needed: Continue present program. On-going.

Financing: Maintain present CDBG funding.

## 6.8 RESIDENTIAL ENERGY CONSERVATION

The following policies are in compliance with Government Code Section 65583(7), which requires analysis of opportunities for residential energy conservation.

### **Guiding Policy: Residential Energy Conservation**

- 6.8a** Establish development and construction standards that encourage energy conservation in residential areas.

### **Implementing Policies: Residential Energy Conservation**

- 6.8.1 Design Standards.** Develop or revise design standards relating to solar orientation of buildings, landscaping, fences, impervious surfaces, and parking-space requirements to conserve energy.

Responsible  
Agencies: Redlands Community Development Department; Redlands City Council

Actions  
Needed: Revise design standards. Adopt standards by December 2002.

Financing: Staff time.

- 6.8.2 Subdivision Ordinance.** Incorporate into a revised Subdivision Ordinance a requirement for lot orientation and design to take advantage of passive solar heating and cooling, maintenance of solar access, street widths, and proper planting of trees to reduce heat gain and loss.

Responsible  
Agencies: Redlands Community Development Department; Redlands City Council

Actions  
Needed: Revise subdivision ordinance. Adopt new ordinance by December 2002.

Financing: Staff time.

- 6.8.3 Land-Use Patterns and Densities.** In new development areas, encourage land-use arrangements and densities that facilitate energy-efficient public transit systems.



Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Consult with Omnitrans, the local transit provider. On-going.

Financing: Staff time.

- 6.8.4 Neighborhood Services.** Encourage the retention and creation of neighborhood-level services throughout the City in order to reduce energy consumption and promote neighborhood identity.

Responsible

Agencies: Redlands Community Development Department; Redlands City Council

Actions

Needed: Continue to implement Zoning Ordinance to achieve Land Use Element Policy 4.51b. Current and ongoing.

Financing: None.

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